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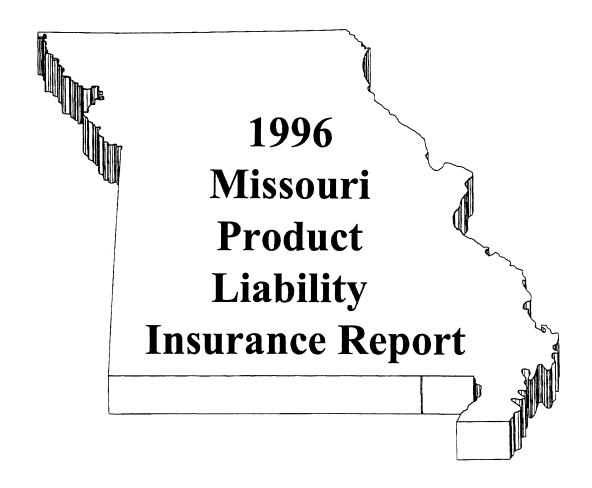
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JUN 23 1998

1996 Missouri Product Liability Insurance Report



Missouri Department of Insurance Statistics Section June 1998





Missouri Department of Insurance Statistics Section June 1998

EXECUTIVE SUMMARY

Product liability insurance provides protection against claims rising from use, handling or consumption of a product. The following report provides detailed information on specific characteristics of claim handling, claim costs and profitability of this line of insurance.

As illustrated in the following graphs, over a 17-year period, product liability writers experienced elevated loss ratios during the early 1980's and then a decrease until upturns in 1990, 1995 and 1996. The lowest loss ratio occurred in 1989 at 15.7 percent. The 1990 incurred loss ratio jumped back up to 175.9 percent, then declining until it registered 144.6 percent in 1995 and 167.3 percent in 1996.

Claims closed with payment in 1996 reached the lowest level in 17 years at 645. Claims closed with payment averaged 60 percent in 1996 compared to 48 percent in 1995, but average indemnity paid on claims reached an alltime high of \$73,536 in 1996, or 253 percent of the 1995 amount. The average allocated loss expense for paid claims in 1996 was \$10,561 compared to the 1995 figure of \$6,221.

The number of companies writing direct business for product liability insurance has fluctuated slightly over the past five years, increasing from 145 in 1990 to 162 in 1996.

This report has been compiled using closed claim data as reported under Section 374.415, RSMo and the Missouri Supplement to Page 15 of the Annual Statement. As a result, the accuracy of this report is dependent upon the accuracy of each company's annual statement and submission of closed claim data. Future releases of this data may contain revisions.

Any questions concerning this report should be addressed to the Statistics Section, Division of Market Regulation, Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

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MAJOR TRENDS

This section contains graphs depicting trends in product liability for:

Loss Ratio 1980 - 1996

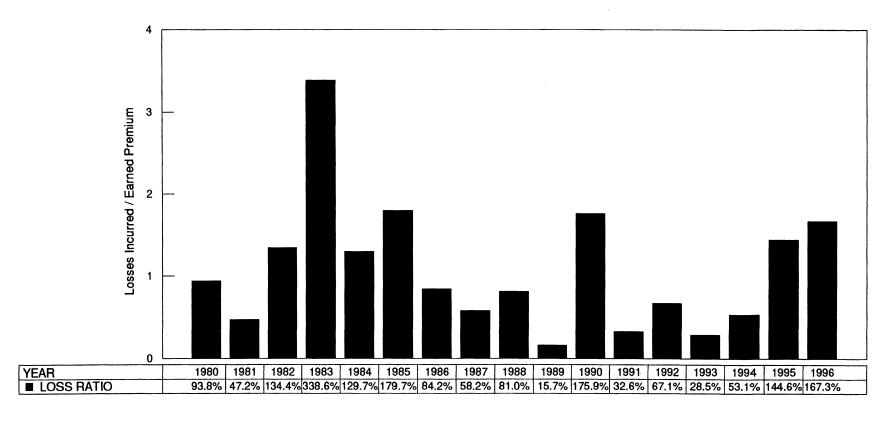
Number of Claims Closed 1980 - 1996

Average Indemnity of Closed Claims 1980 - 1996

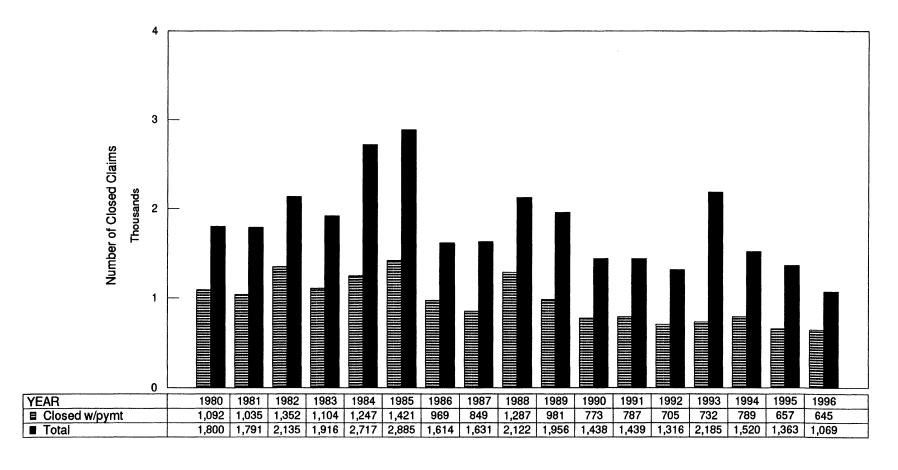
Average Loss Expense of Closed Claims 1980 - 1996

Average Closure Time of Claims 1980 - 1996

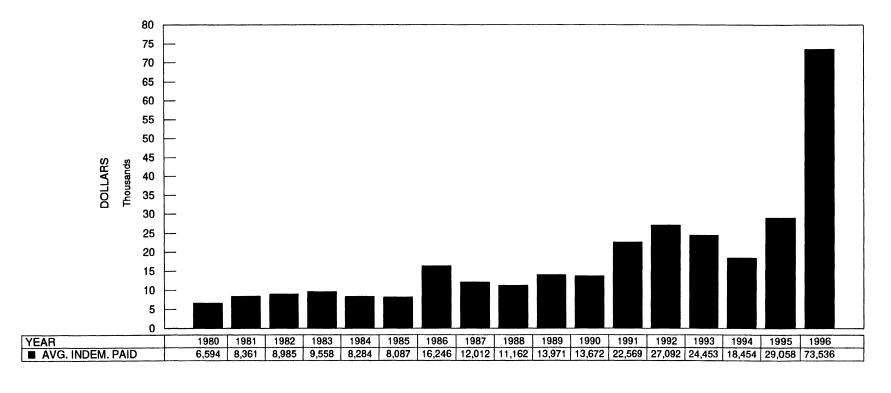
LOSS RATIOS 1980 - 1996



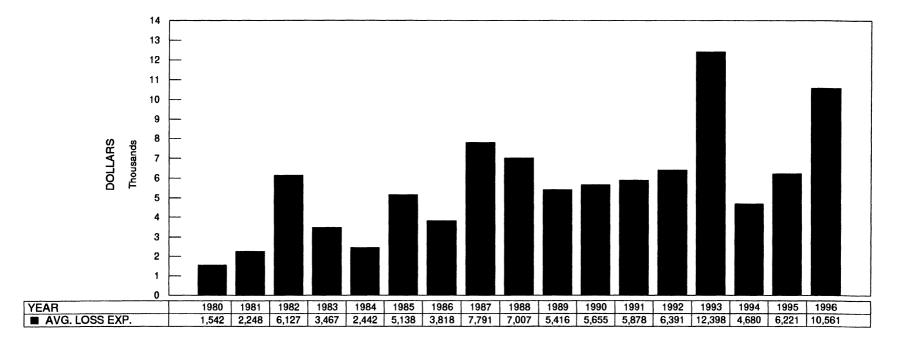
CLAIMS CLOSED 1980 - 1996



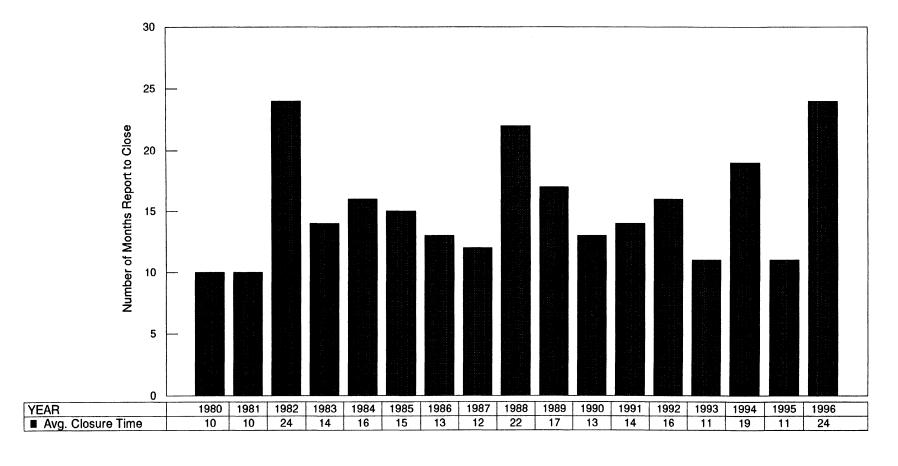
AVERAGE INDEMNITY PAID 1980 - 1996 FOR ALL PAID CLAIMS



AVERAGE LOSS EXPENSE 1980 - 1996 FOR ALL PAID CLAIMS



AVERAGE CLOSURE TIME OF CLAIMS 1980 - 1996



PAID INDEMNITY

In this section, closed claim data are analyzed by the amount of indemnity paid per claim. The following contains annual summary data for 1996 and a ten-year summary.

PRODUCT LIABILITY SUMMARY OF PAID INDEMNITY FOR 1996

INDEMNITY PAID	% OF ALL CLAIMS	ALL CLOSED CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON ALL CLAIMS	AVG INITIAL RESERVE ON ALL CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
NONE	39.66	424	\$ 0	\$0	\$1,467	\$5,328	8
1-2,499	45.74	489	\$470	\$230,037	\$164	\$1,112	26
2,500-4,999	3.65	39	\$3,246	\$126,600	\$1,223	\$4,336	9
5,000-7,499	2.15	23	\$5,854	\$134,644	\$3,844	\$10,437	18
7,500-9,999	1.40	15	\$8,382	\$125,731	\$2,438	\$6,800	9
10,000-24,999	2.62	28	\$13,962	\$390,946	\$6,196	\$16,390	19
25,000-49,999	1.03	11	\$31,744	\$349,184	\$16,551	\$42,500	35
50,000-74,999	0.47	5	\$66,490	\$332,448	\$6,252	\$47,409	19
75,000-99,999	0.28	3	\$86,667	\$260,000	\$4,098	\$41,667	26
100,000-199,999	1.31	14	\$126,224	\$1,767,129	\$19,099	\$111,429	14
200,000-299,999	0.09	1	\$215,000	\$215,000	\$66,819	\$70,000	33
300,000-399,999	0.00	0	Ó	Ó	Ó	Ó	0
400,000-499,999	0.00	0	0	0	0	0	0
500,000-999,999	0.56	6	\$690,253	\$4,141,516	\$131,414	\$174,269	31
1,000,000 OR GREATER	1.03	11	\$3,577,973	\$39,357,699	\$457,902	\$3,644,546	48
TOTAL	100.00	1,069	\$44,369	\$47,430,934	\$6,954	\$44,311	18

PRODUCT LIABILITY TEN YEAR SUMMARY OF PAID INDEMNITY FOR YEARS 1987 - 1996

INDEMNITY PAID	% OF ALL CLAIMS	ALL CLOSED CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON ALL CLAIMS	AVG INITIAL RESERVE ON ALL CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
NONE	48.84	7,834	\$0	\$0	\$2,436	\$4,280	16
1-2,499	36.25	5,814	\$719	\$4,179,777	\$610	\$1,939	12
2,500-4,999	4.41	708	\$3,324	\$2,353,314	\$2,466	\$5,147	16
5,000-7,499	2.07	332	\$5,776	\$1,917,582	\$4,449	\$10,092	21
7,500-9,999	1.11	178	\$8,336	\$1,483,735	\$4,546	\$9,832	18
10,000-24,999	3.07	492	\$15,118	\$7,437,872	\$13,239	\$16,786	29
25,000-49,999	1.44	231	\$32,855	\$7,589,473	\$19,739	\$25,480	34
50,000-74,999	0.70	113	\$58,951	\$6,661,474	\$25,398	\$37,164	36
75,000-99,999	0.42	68	\$81,460	\$5,539,272	\$29,233	\$41,453	37
100,000-199,999	0.60	97	\$135,339	\$13,127,841	\$92,378	\$80,659	34
200,000-299,999	0.27	43	\$236,289	\$10,160,418	\$67,722	\$47,977	33
300,000-399,999	0.13	21	\$337,879	\$7,095,453	\$167,746	\$50,738	45
400,000-499,999	0.16	25	\$434,189	\$10,854,737	\$83,006	\$124,860	31
500,000-999,999	0.32	51	\$664,908	\$33,910,324	\$90,418	\$177,940	35
1,000,000 OR GREATER	0.20	32	\$2,261,574	\$72,370,374	\$391,300	\$1,413,612	39
TOTAL	100.00	16,039	\$11,515	\$184,681,646	\$4,813	\$8,922	16

SEVERITY OF BODILY INJURY

This section presents data dealing with the severity of bodily injury. BI, bodily injury, severity is divided into the following categories: none (no bodily injury), emotional only, temporary, permanent, and death. The following contains annual summary data for 1996 and a tenyear summary.

PRODUCT LIABILITY SEVERITY OF BODILY INJURY FOR 1996

SEVERITY OF BODILY INJURY	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
NONE NOT SPECIFIED EMOTIONAL ONLY TEMPORARY PERMANENT	420 1 47 342 251	0.00 0.25 4.04 40.66 54.04	0 1 16 161 214	\$0 \$800 \$1,055 \$3,004 \$206,302	\$0 \$800 \$16,872 \$483,595 \$44,148,603	\$0 \$0 \$552 \$1,859 \$28,494	\$0 \$1,500 \$821 \$3,772 \$198,309	0 9 5 9 59
DEATH	8	1.01	4	\$69,400	\$277,600	\$13,503	\$96,250	41
TOTAL	1,069	100.00	396	\$113,453	\$44,927,470	\$16,313	\$109,710	36

PRODUCT LIABILITY TEN YEAR SUMMARY OF SEVERITY OF BODILY INJURY FOR YEARS 1987 - 1996

SEVERITY OF BODILY INJURY	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
NONE NOT SPECIFIED EMOTIONAL ONLY TEMPORARY PERMANENT	5,905 219 403 5,774 3,439	0.00 3.96 2.75 51.85 38.87	0 219 152 2,868 2,150	\$0 \$4,007 \$1,884 \$5,517 \$53,044	\$0 \$877,626 \$286,433 \$15,821,876 \$114,044,401	\$0 \$1,351 \$935 \$3,253 \$13,486	\$0 \$3,693 \$1,690 \$3,938 \$32,380	0 14 7 10 34
DEATH	299	2.57	142	\$147,653	\$20,966,727	\$30,718	\$63,480	32
TOTAL	16,039	100.00	5,531	\$27,481	\$151,997,063	\$7,796	\$16,451	20

SEVERITY OF PROPERTY DAMAGE

This section presents data dealing with the severity of property damage. PD, property damage, severity is subdivided into: none (no PD), minor, intermediate, and major. The following contains annual summary data for 1996 and a ten-year summary.

PRODUCT LIABILITY SEVERITY OF PROPERTY DAMAGE FOR 1996

SEVERITY OF PROPERTY DAMAGE	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
NONE	672	0.00	0	\$0	\$0	\$0	\$0	0
NOT SPECIFIED	3	1.20	3	\$3,698	\$11,093	\$2,983	\$3,533	10
MINOR	244	69.88	174	\$2,618	\$455,510	\$950	\$1,850	4
INTERMEDIATE	119	25.30	63	\$20,714	\$1,304,960	\$1,488	\$19,228	5
MAJOR	31	3.61	9	\$81,237	\$731,129	\$9,330	\$13,033	18
TOTAL	1,069	100.00	249	\$10,051	\$2,502,692	\$1,413	\$6,672	5

PRODUCT LIABILITY TEN YEAR SUMMARY OF SEVERITY OF PROPERTY DAMAGE FOR YEARS 1987 - 1996

SEVERITY OF PROPERTY DAMAGE	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
NONE	11,521	0.00	0	\$0	\$ 0	\$ 0	\$ 0	0
NOT SPECIFIED	72	2.67	72	\$7,531	\$542,199	\$4,790	\$6,872	13
MINOR	2,514	56.61	1,529	\$3,881	\$5,933,730	\$1,223	\$3,431	6
INTERMEDIATE	1,339	30.06	8 12	\$13,425	\$10,901,435	\$8,215	\$9,000	8
MAJOR	593	10.66	288	\$62,137	\$17,895,377	\$23,820	\$24,518	22
TOTAL	16,039	100.00	2,701	\$13,059	\$35,272,741	\$5,830	\$7,445	8

BUSINESS CLASSIFICATION

In this section, losses are classified by the business classification of the insured. Business classifications are categorized by subcontractor, manufacturer, wholesaler, retailer, servicer-repairer, distributor and not specified. The following contains annual summary data for 1996 and a ten-year summary.

PRODUCT LIABILITY BUSINESS CLASSIFICATION FOR 1996

BUSINESS CLASSIFICATION	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
NOT SPECIFIED	1	0.16	1	\$205	\$205	\$0	\$0	2
SUBCONTRACTOR	17	2.02	13	\$8,060	\$104,778	\$3,095	\$9,492	14
MANUFACTURER	400	35.04	226	\$191,166	\$43,203,537	\$25,667	\$191,605	10
WHOLESALER	14	0.31	2	\$3,000	\$6,000	\$0	\$3,250	3
RETAILER	345	28.06	181	\$20,355	\$3,684,184	\$4,966	\$7,339	7
SERVICER-REPAIRER	88	7.29	47	\$6,637	\$311,942	\$798	\$5,770	9
DISTRIBUTOR	204	27.13	175	\$687	\$120,288	\$198	\$439	65
TOTAL	1,069	100.00	645	\$73,536	\$47,430,934	\$10,561	\$69,937	24

PRODUCT LIABILITY TEN YEAR SUMMARY OF BUSINESS CLASSIFICATION FOR YEARS 1987 - 1996

BUSINESS CLASSIFICATION	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
NOT SPECIFIED	146	0.94	77	\$6,834	\$526,250	\$6,887	\$5,033	16
SUBCONTRACTOR	310	2.22	182	\$15,940	\$2,900,994	\$5,356	\$9,443	17
MANUFACTURER	9,401	56.47	4,633	\$32,326	\$149,768,223	\$8,538	\$19,628	19
WHOLESALER	405	2.61	214	\$33,190	\$7,102,658	\$19,557	\$8,999	14
RETAILER	4,038	25.55	2,096	\$6,980	\$14,630,334	\$1,903	\$4,175	7
SERVICER-REPAIRER	780	6.01	493	\$8,004	\$3,946,140	\$11,767	\$4,903	8
DISTRIBUTOR	957	6.20	509	\$11,401	\$5,803,047	\$6,044	\$6,710	30
TOTAL	16,039	100.00	8,205	\$22,508	\$184,681,646	\$7,083	\$13,354	16

LOCATION OF OCCURRENCE

This section compares product liability claims by location of occurrence. The four specified locations in this table are home, auto, plant, and office. The following contains annual summary data for 1996 and a ten-year summary.

PRODUCT LIABILITY LOCATION OF OCCURRENCE FOR 1996

LOCATION OF OCCURRENCE	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
HOME AUTO PLANT OFFICE MISCELLANEOUS	400 45 230 105 289	35.81 4.03 28.68 9.61 21.86	231 26 185 62 141	\$26,327 \$8,597 \$202,226 \$4,062 \$24,555	\$6,081,608 \$223,524 \$37,411,761 \$251,830 \$3,462,211	\$2,987 \$1,621 \$27,914 \$1,295 \$5,924	\$9,837 \$7,302 \$218,193 \$3,789 \$14,512	5 12 65 6 11
TOTAL	1,069	100.00	645	\$73,536	\$47,430,934	\$10,561	\$69,937	24

PRODUCT LIABILITY TEN YEAR SUMMARY OF LOCATION OF OCCURRENCE FOR YEARS 1987 - 1996

LOCATION OF OCCURRENCE	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
NOT SPECIFIED	51	0.27	22	\$16,674	\$366,837	\$214,285	\$9,939	9
HOME	5,799	37.75	3,097	\$12,414	\$38,447,611	\$3,076	\$5,751	9
AUTO	613	3.79	311	\$26,760	\$8,322,445	\$5,889	\$12,491	14
PLANT	3,032	14.80	1,214	\$58,332	\$70,814,611	\$16,318	\$44,673	46
OFFICE	1,294	10.48	860	\$11,252	\$9,676,739	\$5,486	\$5,831	7
MISCELLANEOUS	5,250	32.92	2,701	\$21,123	\$57,053,403	\$6,484	\$10,517	14
TOTAL	16,039	100.00	8,205	\$22,508	\$184,681,646	\$7,083	\$13,354	16

PRODUCT TYPE

This section contains a claim data analysis by classification of the product which caused the loss. This data is sorted by category in descending frequency of paid claims. The following contains annual summary data for 1996 and a ten-year summary.

PRODUCT LIABILITY PRODUCT TYPE FOR 1996

BUSINESS CLASSIFICATION	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
ASBESTOS GOODS MFG	175	25.43	164	\$211,711	\$34,720,602	\$28,706	\$240,321	70
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	71	6.20	40	\$28,119	\$1,124,762	\$3,249	\$29,322	5
FURNITURE AND FIXTURES	57	5.27	34	\$2,908	\$98,858	\$1,115	\$3,679	10
BATTERIES	40	5.27	34	\$358	\$12,177	\$2	\$758	2
RESTAURANTS - SERVE ALCOHOL	66	4.81	31	\$1,223	\$37,910	\$133	\$2,179	7
DELI, CATERERS, AND CAFETERIAS	50	4.03	26	\$1,108	\$28,797	\$70	\$1,709	5
RESTAURANTS - SERVE NO ALCOHOL	37	3.57	23	\$1,153	\$26,510	\$585	\$857	5
PLUMBING	27	3.10	20	\$1,602	\$32,043	\$1,380	\$2,190	4
FOOD PRODUCTS - DRY	16	2.02	13	\$1,807	\$23,492	\$104	\$1,308	3
OIL, FUEL, GAS - CO AND DISTRIBUTORS	18	1.86	12	\$49,520	\$594,243	\$9,895	\$18,385	8
AUTO REPAIR SHOPS	17	1.71	11	\$3,684	\$40,529	\$601	\$5,254	3
CARPENTRY AND FLOOR COVERINGS	18	1.55	10	\$3,064	\$30,640	\$1,568	\$3,350	10
GASOLINE STATIONS	21	1.40	9	\$22,205	\$199,841	\$0	\$787	3
CONCESSIONAIRES	18	1.40	9	\$448	\$4,033	\$0	\$999	3
CONTRACTORS - NOC	16	1.24	8	\$16,536	\$132,284	\$4,233	\$13,800	17
CONCRETE AND ASPHALT CONSTRUCTION	15	1.24	8	\$6,534	\$52,273	\$4,407	\$6,463	16
FOOD PRODUCTS - NOT DRY	28	1.24	8	\$2,626	\$21,007	\$0	\$3,009	4
GROCERY STORES AND MARKETS	33	1.24	8	\$826	\$6,606	\$2,367	\$3,838	7
PLASTIC, RUBBER GOODS - MFG	12	1.24	8	\$13,122	\$104,976	\$4,056	\$18,194	8
HAZARDOUS MATERIAL CONTRACTORS	7	1.09	7	\$100,000	\$700,000	\$0	\$100,000	4
HEATING AND AIR CONDITIONING	11	1.09	7	\$5,833	\$40,833	\$6,557	\$12,357	12
APPLIANCES AND ACCESSORIES	9	1.09	7	\$6,204	\$43,425	\$2,147	\$26,621	11
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	19	0.93	6	\$345,914	\$2,075,486	\$82,266	\$125,833	36
MEAT, FISH, POULTRY, AND SEAFOOD	19	0.93	6	\$844	\$5,062	\$56	\$1,767	4
CANDY OR CONFECTIONARY PRODUCTS	13	0.93	6	\$818	\$4,906	\$32	\$467	6
ANIMAL FEED	7	0.93	6	\$910	\$5,461	\$114	\$3,167	3
BAKERIES AND BAKERY GOODS	12	0.78	5	\$1,085	\$5,425	\$0	\$1,000	7
FURS, FABRICS AND OTHER CLOTHING	6	0.62	4	\$1,113	\$4,453	\$330	\$1,275	48
ELECTRIC CABLES, CONDUIT, AND WIRING	6	0.62	4	\$1,174	\$4,697	\$0	\$1,000	3
ELEVATOR, ESCALATOR, MOVING SIDEWALK	7	0.62	4	\$15,200	\$60,800	\$1,928	\$5,825	31
FARM MACHINERY	5	0.62	4	\$9,729	\$38,916	\$3,126	\$28,875	9
ELECTRICAL EQUIPMENT	7	0.62	4	\$7,191	\$28,764	\$126	\$5,598	9
FROZEN FOODS	16	0.62	4	\$36 1	\$1,445	\$164	\$1,925	2
CHEMICAL MFG	7	0.62	4	\$2,991	\$11,965	\$1,027	\$4,375	8
TOOL MFG	6	0.62	4	\$582,140	\$2,328,561	\$384	\$69,750	19
METAL GOODS	9	0.62	4	\$51,375	\$205,500	\$3,131	\$16,375	32
LIGHTS, LANTERNS, AND LAMPS	6	0.62	4	\$2,093	\$8,370	\$0	\$1,125	3
ANIMAL DEALERS	4	0.62	4	\$1,246	\$4,983	\$79	\$0	1
MANUFACTURERS - NOC	4	0.47	3	\$11,880	\$35,640	\$1,437	\$49,333	22
WAX, PAINT, OR VARNISH	6	0.47	3	\$68,320	\$204,961	\$41,454	\$3,500	28
GLASS DEALERS AND GLAZIERS	4	0.47	3	\$416	\$1,247	\$83	\$667	1
GAS, STEAM, WATER, AND SEWER MAINS	5	0.47	3	\$14,326	\$42,977	\$364	\$7,967	7
ROOFING	7	0.47	3	\$1,633	\$4,899	\$54 5	\$1,500	8
FRUIT OR VEGETABLES	7	0.47	3	\$ 468	\$1,403	\$13	\$533	3
RECREATIONAL VEHICLE MFG	4	0.47	3	\$35,333	\$106,000	\$40,835	\$93,333	24
PRODUCTS - COMPLETED OPERATIONS - NOC	4	0.31	2	\$575	\$1,150	\$526	\$550	2
ALCOHOL, LIQUOR - MFG, DISTR, STORES	5	0.31	2	\$619	\$1,238	\$0	\$1,063	9
BEVERAGE BOTTLER - NON-ALCOHOLIC	3	0.31	2	\$300	\$600	\$0	\$550	1
DOOR AND WINDOWS MFG	5	0.31	2	\$107,863	\$215,725	\$33,410	\$35,295	17
WHEEL AND TIRE MFG	2	0.31	2	\$455,500	\$911,000	\$36,318	\$13,000	32
MOBILE HOME MFG	3	0.31	2	\$30,000	\$60,000	\$46,302	\$20,000	20
EXERCISE, SPORTING GOODS AND EQUIP	4	0.31	2	\$433,810	\$867,619	\$70,402	\$57,500	15
PIPE MFG	4	0.31	2	\$4,372	\$8,744	\$681	\$2,700	5
DISCOUNT STORES	3	0.31	2	\$300	\$600	\$0	\$500	2
HOBBY, WALLPAPERS, ART STORES	4	0.31	2	\$772	\$1,544	\$0	\$0	0
THEATERS	3	0.31	2	\$433	\$865	\$0	\$275	4
BOAT OR SHIP BUILDING	1	0.16	1	\$22,500	\$22,500	\$46,548	\$80,000	51
CONTRACTOR EQUIPMENT	1	0.16	1	\$2,181	\$2,181	\$128	\$0	9
LAUNDRY SERVICES	1	0.16	1	\$1,400	\$1,400	\$2,140	\$10,000	12
FURNITURE OR WOODWORK STRIPPING	1	0.16	1	\$510	\$510	\$0	\$1,900	1
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	1	0.16	1	\$2,500	\$2,500	\$0	\$2,000	5

PRODUCT LIABILITY PRODUCT TYPE FOR 1996

BUSINESS CLASSIFICATION	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
FIRE EXTINGUISHERS	1	0.16	1	\$150	\$150	\$0	\$2,500	1
GARDENING EQUIPMENT AND LANDSCAPING	1	0.16	1	\$70,000	\$70,000	\$6,132	\$100,000	15
MEDICAL EQUIPMENT AND INSTRUMENTS	1	0.16	1	\$10,000	\$10,000	\$0	\$10,000	4
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	3	0.16	1	\$25,000	\$25,000	\$41,476	\$125,000	59
PUBLIC WORKS-FIIGHWAYS, BRIDGES, DANIS	•	0.10	•	\$25,000	\$25,000	\$41,470	\$ 125,000	33
METAL ERECTION	2	0.16	1	\$112,500	\$112,500	\$0	\$0	38
ICE DEALERS AND DISTRIBUTORS	1	0.16	1	\$2,000	\$2,000	\$0	\$5,000	0
WATER BOTTLING	1	0.16	1	\$500	\$500	\$202	\$1,000	2
NET, ROPE, AND FIBER MFG	1	0.16	1	\$7,500	\$7,500	\$3,714	\$7,500	13
TEXTILE MFG	1	0.16	1	\$500	\$500	\$0	\$0	3
LUMBER AND WOOD MFG	1	0.16	1	\$100,000	\$100,000	\$2,502	\$10,000	12
LADDERS, HOISTS, AND SCAFFOLDS	1	0.16	1	\$205	\$205	\$0	\$0	2
HARDWARE, HOME IMPROVEMENT STORES	2	0.16	1	\$1,500	\$1,500	\$0	\$7,500	8
DRUG AND PHARMACEUTICALS	2	0.16	1	\$800	\$800	\$0	\$5,000	0
FERTILIZERS	2	0.16	1	\$11,832	\$11,832	\$0	\$10,000	3
WIRE GOODS	1	0.16	1	\$6,500	\$6,500	\$5,051	\$0	40
CUTLERY, RAZORS, AND FLATWARE	3	0.16	1	\$150	\$ 150	\$0	\$500	5
TANK BUILDING	1	0.16	1	\$1,000,000	\$1,000,000	\$242,182	\$0	60
BOLTS, NUTS, NAILS, TACKS, SCREWS	2	0.16	1	\$2,500	\$2,500	\$0	\$4,000	5
VENDING MACHINES MFG	3	0.16	1	\$65,000	\$65,000	\$0	\$10,000	1
COSMETICS	1	0.16	1	40 400	00 405	••	45 000	40
SIGN MFG AND INSTALLATION	1	0.16	1	\$8,185 \$1,909	\$8,185	\$0 \$0	\$5,000 \$3,415	12
SWIMMING POOLS	1	0.16			\$1,909		\$3,416	14
STORES AND DISTR - NO FOOD OR DRINK	8	0.16	1	\$12,300	\$12,300	\$5,792	\$30,000	66
PIPELINES	1	0.16	1	\$1,705 \$606,000	\$1,705 \$606,000	\$0 \$44,000	\$1,500 \$1,900	10 11
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CLUBS	3	0.16	1	\$2,954	\$2,954	\$54	\$1,900	1
AUTO RENTAL OR LEASING	5	0.16	1	\$6,000	\$6,000	\$0	\$10,000	5
PRINTING	1	0.16	1	\$9,306	\$9,306	\$0	\$1,000	0
VALVES, PUMPS, COMPRESSORS MFG	2	0.00	0	\$0	\$0	\$0	\$0	0
BOAT STORAGE OR MARINAS	1	0.00	0	\$0	\$0	\$0	\$0	0
BOATS - USE	2	0.00	0	\$0	\$0	\$0	\$0	0
SHOES, BOOTS, OR SLIPPERS	2	0.00	0	\$0	\$0	\$0	\$0	0
CONDOMINIUMS	1	0.00	0	\$0	\$0	\$0	\$0	0
ALARMS AND DETECTION DEVICES	1	0.00	0	\$0	\$0	\$0	\$0	0
MINING AND DREDGING	1	0.00	0	\$0	\$0	\$0	\$0	0
SALT, PHOSPHATES, AND LIME	1	0.00	0	\$0	\$0	\$0	\$0	0
MASONRY, PLASTERING, MARBLE, OR TILE	1	0.00	0	\$0	\$0	\$0	\$0	0
BUILDING MATERIALS	1	0.00	0	\$0	\$0	\$0	\$0	0
DAIRY PRODUCTS	2	0.00	0	\$0	\$0	\$0	\$0	0
SOAP AND DETERGENTS	2	0.00	0	\$0	\$0	\$0	\$0	0
METAL EXTRACTION AND PROCESSING	1	0.00	0	\$0	\$0	\$0	\$0	0
AEROSOL CONTAINERS	1	0.00	0	\$0	\$0	\$0	\$0	0
BEARING MFG	1	0.00	0	\$0	\$0	\$0	\$0	0
INSTRUMENT MFG	1	0.00	0	\$0	\$0	\$0	\$0	0
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	1	0.00	0	\$0	\$0	\$0	\$0	0
AIRCRAFT OR AIRCRAFT PARTS MFG	2	0.00	0	\$0	\$0	\$0	\$0	0
TOYS AND GAMES	1	0.00	0	\$0	\$0 \$0	\$0 \$0	\$0 \$0	0
TOTAL	1,069	100.00	645	\$73,536	\$47,430,934	\$10,561	\$69,937	24
- OIAC	1,008	100.00	040	\$13,330	#47,43U,834	∌ 10,561	∌ 0a'a⊃\	24

PRODUCT LIABILITY TEN YEAR SUMMARY OF PRODUCT TYPE FOR YEARS 1987 - 1996

BUSINESS CLASSIFICATION	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
ASBESTOS GOODS MFG	1,521	6.93	591	\$11,074	\$6,544,586	\$11,023	\$3,809	53
DRUG AND PHARMACEUTICALS	975	5.28	450	\$4,787	\$2,154,194	\$2,298	\$5,469	19
FURNITURE AND FIXTURES	523	3.86	329	\$19,715	\$6,486,208	\$7,282	\$6,656	14
OIL, FUEL, GAS - CO AND DISTRIBUTORS	406	3.65	311	\$39,190	\$12,188,076	\$4,374	\$7,593	6
FOOD PRODUCTS - DRY	545	3.61	308	\$1,953	\$601,407	\$97	\$1,757	5
MEAT, FISH, POULTRY, AND SEAFOOD	547	3.32	283	\$2,304	\$652,028	\$210	\$2,714	5
FOOD PRODUCTS - NOT DRY	825	3.29	281	\$1,249	\$351,056	\$125	\$1,327	5
RESTAURANTS - SERVE ALCOHOL	540	3.01	257	\$1,286	\$330,564	\$187	\$1,219	9
BAKERIES AND BAKERY GOODS	415	2.92	249	\$2,818	\$701,630	\$918	\$1,605	6
CHEMICAL MFG	790	2.78	237	\$14,057	\$3,331,463	\$5,176	\$8,622	13
RESTAURANTS - SERVE NO ALCOHOL	424	2.63	224	\$1,778	\$398,171	\$231	\$2,325	4
GASOLINE STATIONS	255	2.39	204	\$1,462	\$298,234	\$57	\$1,782	2
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	380	2.36	201	\$55,578	\$11,171,116	\$11,844	\$28,411	31
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	463	2.31	197	\$14,153	\$2,788,102	\$4,192	\$6,104	12
SHOES, BOOTS, OR SLIPPERS	282	1.84	157	\$3,498	\$549,198	\$9 18	\$4,031	13
DELI, CATERERS, AND CAFETERIAS	270	1.61	137	\$2,780	\$380,904	\$141	\$3,415	4
APPLIANCES AND ACCESSORIES	205	1.51	129	\$15,903	\$2,051,473	\$7,360	\$10,145	13
FRUIT OR VEGETABLES	255	1.45	124	\$1,524	\$189,015	\$319	\$1,308	5
CANDY OR CONFECTIONARY PRODUCTS	207	1.43	122	\$1,379	\$168,240	\$84	\$1,977	5
HEATING AND AIR CONDITIONING	233	1.42	121	\$72,617	\$8,786,619	\$20,907	\$32,540	18
GROCERY STORES AND MARKETS	289	1.41	120	\$769	\$92,244	\$ 52	\$1,343	4
TANK BUILDING	140	1.40	119	\$10,819	\$1,287,492	\$4,916	\$5,600	4
ELECTRICAL EQUIPMENT	233	1.35	115	\$26,745	\$3,075,728	\$8,697	\$16,849	23
BEVERAGE BOTTLER - NON-ALCOHOLIC	188	1.31	112	\$1,268	\$142,042	\$293	\$2,163	9
DAIRY PRODUCTS	199	1.29	110	\$1,265	\$139,150	\$1,890	\$1,134	5
MEDICAL EQUIPMENT AND INSTRUMENTS	159	1.21	103	\$38,734	\$3,989,653	\$15,324	\$10,307	19
AUTO REPAIR SHOPS	124	1.15	98	\$3,220	\$315,593	\$2,618	\$6,790	7
DISCONTINUED OPERATIONS	168	1.15	98	\$9,563	\$937,214	\$7,581	\$6,186	11
UNKNOWN BUSINESS CLASSIFICATION	152	1.06	90	\$26,357	\$2,372,131	\$16,794	\$3,414	30
ROOFING	137	1.03	88	\$43,119	\$3,794,508	\$13,312	\$19,035	21
WHEEL AND TIRE MFG	146	0.97	83	\$15,852	\$1,315,718	\$3,568	\$11,908	11
BATTERIES	101	0.94	80	\$5,310	\$424,769	\$2,857	\$4,080	9
CARPENTRY AND FLOOR COVERINGS	145	0.93	79	\$5,992	\$473,355	\$1,393	\$5,744	9
FROZEN FOODS	170	0.93	79	\$1,502	\$118,649	\$253	\$1,700	5
CONCRETE AND ASPHALT CONSTRUCTION	176	0.91	78	\$14,120	\$1,101,386	\$9,273	\$11,823	20
PLUMBING	126	0.88	75	\$5,904	\$442,776	\$793	\$4,199	8
ANIMAL FEED	121	0.88	75	\$30,598	\$2,294,834	\$4,446	\$6,311	11
WAX, PAINT, OR VARNISH	169	0.84	72	\$10,354	\$745,505	\$6,370	\$7,248	15
MANUFACTURERS - NOC	101	0.82	70	\$52,373	\$3,666,107	\$11,376	\$20,924	24
FARM MACHINERY	118	0.80	68	\$72,504	\$4,930,303	\$12,986	\$20,909	21
TOOL MFG	129	0.80	68	\$31,421	\$2,136,608	\$7,695	\$10,733	15
FURS, FABRICS AND OTHER CLOTHING	109	0.79	67	\$43,132	\$2,889,818	\$9,603	\$21,052	19
PLASTIC, RUBBER GOODS - MFG	106	0.64	55	\$29,180	\$1,604,892	\$5,776	\$24,024	12
DISCOUNT STORES	104	0.61	52	\$7,508	\$390,396	\$3,318	\$11,902	13
VALVES, PUMPS, COMPRESSORS MFG	79	0.60	51	\$32,557	\$1,660,390	\$10,839	\$24,474	18
ALCOHOL, LIQUOR - MFG, DISTR, STORES	83	0.57	49	\$1,353	\$66,317	\$516	\$1,988	9
BOLTS, NUTS, NAILS, TACKS, SCREWS	87	0.55	47	\$81,235	\$3,818,030	\$10,483	\$31,821	30
METAL GOODS	78	0.55	47	\$54,482	\$2,560,639	\$9,141	\$58,579	20
VENDING MACHINES MFG	86	0.54	46	\$28,900	\$1,329,405	\$15,468	\$14,543	24
BOTTLE AND JAR MFG	73	0.54	46	\$9,365	\$430,778	\$2,732	\$10,164	12
INK AND DYES	74	0.52	44	\$24,910	\$1,096,033	\$14,544	\$4,185	12
LUMBER AND WOOD MFG	70	0.45	38	\$64,706	\$2,458,832	\$142,638	\$16,299	21
REFRIGERATION	56	0.43	37	\$36,812	\$1,362,055	\$6,034	\$9,827	18
FERTILIZERS	54	0.43	37	\$5,892	\$218,009	\$1,556	\$5,694	10
DOOR AND WINDOWS MFG	68	0.42	36	\$38,218	\$1,375,852	\$13,597	\$8,933	23
INSULATION - OTHER THAN ASBESTOS	54	0.41	35	\$79,403	\$2,779,104	\$21,422	\$8,954	9
ALARMS AND DETECTION DEVICES	56	0.41	35	\$83,747	\$2,931,152	\$23,332	\$24,109	15
HARDWARE, HOME IMPROVEMENT STORES	82	0.38	32	\$16,406	\$524,988	\$74,052	\$16,802	20
RECREATIONAL VEHICLE MFG	51	0.38	32	\$62,299	\$1,993,559	\$19,595	\$37,838	26
WIRE GOODS	58	0.36	31	\$82,261	\$2,550,090	\$16,232	\$50,509	27
EXERCISE, SPORTING GOODS AND EQUIP	48	0.36	31	\$12,600	\$390,605	\$6,131	\$8,694	23

PRODUCT LIABILITY TEN YEAR SUMMARY OF PRODUCT TYPE FOR YEARS 1987 - 1996

BUSINESS CLASSIFICATION	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
CONCESSIONAIRES	64	0.35	30	\$1,748	\$52,442	\$112	\$2,110	4
CANS, DRUMS, AND METAL CONTAINERS	39	0.35	30	\$6,148	\$184,440	\$971	\$7,498	28
COSMETICS	50	0.35	30	\$3,735	\$112,054	\$4,409	\$3,212	10
CONTRACTORS - NOC	64	0.33	28	\$28,206	\$789,771	\$10,520	\$8,827	17
ELEVATOR, ESCALATOR, MOVING SIDEWALK	100	0.32	27	\$74,628	\$2,014,961	\$18,378	\$8,526	33
GLASS DEALERS AND GLAZIERS	38	0.28	24	\$13,733	\$329,603	\$2,817	\$4,254	11
GAS, STEAM, WATER, AND SEWER MAINS	35	0.28	24	\$6,967	\$167,207	\$1,921	\$4,844	19
WATER SOFTENING EQUIPMENT	31	0.28	24	\$2,510	\$60,235	\$653	\$5,271	6
TOYS AND GAMES	38	0.28	24	\$8,777	\$210,650	\$2,278	\$7,527	27
LADDERS, HOISTS, AND SCAFFOLDS	45	0.27	23	\$117,465	\$2,701,695	\$29,459	\$33,607	18
LIGHTS, LANTERNS, AND LAMPS	47	0.27	23	\$14,937	\$343,540	\$3,023	\$4,127	10
CROP SPRAYING AND PESTICIDES	34	0.23	20	\$3,258	\$65,159	\$ 544	\$1,841	9
ELECTRIC CABLES, CONDUIT, AND WIRING OPTICAL AND HEARING GOODS	42 22	0.22 0.21	19 18	\$5,691 \$24,012	\$108,138 \$432,208	\$207 \$3,964	\$3,553 \$4,672	9 17
or home and hearing doops		U.2.		424,012	4 -02,250	40,000	\$4,012	
BOATS - USE	22	0.20	17	\$19,240	\$327,081	\$1,324	\$6,029	7
STORES AND DISTR - NO FOOD OR DRINK PRODUCTS - COMPLETED OPERATIONS - NOC	47 33	0.20 0.19	17 16	\$26,377 \$37,896	\$448,416 \$446,330	\$6,348 \$10,822	\$8,162 \$5,931	15 25
				\$27,896	\$446,339	\$10,823	\$5,831 \$9,031	
BUILDING MATERIALS LAUNDRY SERVICES	68 30	0.19 0.18	16 15	\$39,605 \$2,817	\$633,676 \$42,255	\$7,210 \$7	\$8,931 \$3,325	27 4
	30	0.10	.5	\$2,017	42,23	₹•	\$3,322	7
CARPET AND FURNITURE CLEANING	18	0.16	14	\$2,890	\$40,453	\$4,663	\$12,793	7
CONTRACTOR EQUIPMENT	28	0.16	14	\$76,867	\$1,076,140	\$13,676	\$31,436	23
MINING AND DREDGING	33	0.16	14	\$22,786	\$319,004	\$13,282	\$16,507	39
AEROSOL CONTAINERS OFFICE MACHINES, COMPUTERS - OTHER	23 18	0.16 0.15	14 13	\$4,428 \$43,132	\$61,995 \$560,710	\$1,260 \$92,923	\$2,957 \$31,462	11 16
OFFICE MACHINES, COMPOTERS - OTHER	10	0.15		\$40,102	4500,710	402,023	401,402	
METAL ERECTION	28	0.15	13	\$82,703	\$1,075,135	\$36,275	\$85,273	15
ADHESIVE AND ABRASIVE GOODS	29	0.15	13	\$10,783	\$140,184	\$4,818	\$11,084	30
BICYCLES	28	0.15	13	\$5,254 \$25,254	\$68,304	\$1,263	\$2,600	24 25
SWIMMING POOLS	20	0.15 0.14	13 12	\$35,818 \$22,722	\$465,628 \$272,790	\$13,412 66.747	\$10,523 \$10,021	14
MASONRY, PLASTERING, MARBLE, OR TILE	22	0.14	12	\$22,732	\$272,789	\$6,747	\$10,021	14
PIPE MFG	28	0.14	12	\$10,041	\$120,489	\$6,476	\$4,692	31
TEXTILE MFG	14	0.13	11	\$5,629	\$ 61,916	\$875	\$3,294	5
BOAT OR SHIP BUILDING	16	0.12	10	\$39,765	\$397,652	\$15,778	\$19,840	14
DRILLING PAPER PRODUCTS	11 17	0.12 0.12	10 10	\$48,982 \$5,231	\$489,822 \$52,311	\$12,707 \$3,548	\$41,410 \$5,575	22 12
PAPER PRODUCTS	"	0.12	10	\$ 5,231	#52,511	\$ 3,3 40	45,575	12
SOAP AND DETERGENTS	20	0.12	10	\$889	\$8,891	\$1,158	\$3,214	5
METAL EXTRACTION AND PROCESSING	16	0.12	10	\$86,828	\$868,284	\$21,739	\$51,050	10
FIREARMS, AMMUNITION - MFG AND REPAIR	11	0.11	9	\$57,581	\$518,233	\$15,497	\$26,556	38
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS WATER AND FIRE PROOFING	23 10	0.11 0.11	9	\$5,807 \$14,677	\$52,264 \$132,092	\$9,149 \$2,786	\$13,333 \$3,833	22 27
			_				***	07
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	22	0.11	9	\$64,574	\$581,165	\$18,682	\$22,406	27
GARDENING EQUIPMENT AND LANDSCAPING	17	0.09	8	\$1,690	\$13,521	\$8,467	\$7,175	17 12
COMMUNICATION, RECORDING SYSTEMS	18	0.09 0.09	8 8	\$44,970 \$103,729	\$359,763 \$829,833	\$300 \$9,641	\$29,813 \$15,194	21
SIGN MFG AND INSTALLATION ANIMAL DEALERS	15 21	0.09	8	\$15,126	\$121,007	\$27,787	\$6,688	30
TV OR RADIO	12	0.08	7	\$2,852	\$19,963	\$3,341	\$2,784	11
EXPLOSIVES OR FIREWORKS MFG	7	0.08	7	\$2,052 \$2,287	\$19,963 \$16,007	\$1,067	\$1,786	11
ENGINE OR TURBINE MFG	12	0.08	7	\$2,267	\$1,975,817	\$34,878	\$7,464	36
CONDOMINIUMS	7	0.07	6	\$1,823	\$10,938	\$14	\$3,167	5
WALL AND CEILING INSTALLATION	11	0.07	6	\$7,976	\$47,857	\$6,503	\$2,317	7
PREFABRICATED BUILDING MFG	11	0.07	6	\$104,271	\$625,623	\$29,027	\$15,667	50
WATER BOTTLING	11	0.07	6	\$6,375	\$38,249	\$5,298	\$5,833	12
MOBILE HOME MFG	12	0.07	6	\$46,304	\$277,825	\$24,147	\$12,517	51
ANIMAL BOARDING	9	0.06	5	\$3,168	\$15,840	\$1,748	\$5,650	7
RAILROAD AND TRAIN MFG	7	0.06	5	\$13,583	\$67,916	\$8,853	\$13,200	26
AMUSEMENT DEVICES	7	0.06	5	\$8,040	\$40,202	\$1,058	\$12,900	10
TENTS AND CANOPIES	6	0.06	5	\$299,442	\$1,497,208	\$3,375	\$3,134	26
BOXES AND COMPOSITION GOODS	11	0.06	5	\$2,426	\$12,128	\$10,847	\$1,610	15
CUTLERY, RAZORS, AND FLATWARE	7	0.06	5	\$1,338	\$6,688	\$4	\$1,350	4
GRAIN ELEVATOR OPERATIONS	8	0.06	5	\$138,307	\$691,533	\$38,980	\$81,000	58
LEATHER GOODS BUILDING STRUCTURES	7 27	0.06 0.05	5 4	\$1,494 \$114,716	\$7,471 \$458,865	\$2,305 \$17,356	\$1,100 \$5,000	22 47

PRODUCT LIABILITY TEN YEAR SUMMARY OF PRODUCT TYPE FOR YEARS 1987 - 1996

BUSINESS CLASSIFICATION	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
BABY FOOD	12	0.06	4	\$468	\$1,870	\$0	\$875	2
AIRCRAFT OR AIRCRAFT PARTS MFG	11	0.05	4	\$186,258	\$745,031	\$77,551	\$127,500	34
PUTTY PRODUCTS	6	0.05	4	\$131,959	\$527,837	\$75	\$1,430	8
MATCH AND CHARCOAL MFG	14	0.05	4	\$25,425	\$101,700	\$11,839	\$24,150	23
HOBBY, WALLPAPERS, ART STORES	8	0.05	4	\$5,295	\$21,178	\$115	\$7,806	9
CLAY PRODUCTS	5	0.05	4	\$510	\$2,040	\$0	\$775	2
TOBACCO PRODUCTS BOILER, STEAM PIPES	5 5	0.04 0.04	3 3	\$1,704 \$6,615	\$5,112 \$19,846	\$43 \$3,500	\$2,533 \$21.667	2 25
	_	0.04	3	A7 400	404 546	AC 400	***	
SEPTIC TANKS FENCES	4 7	0.04	3	\$7,182 \$128,125	\$21,546 \$384,375	\$6,187 \$4,209	\$25,833 \$3,500	27
NET, ROPE, AND FIBER MFG	11	0.04	3	\$120,125 \$12,512	\$37,535	\$3,388	\$3,500 \$35,667	40 30
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	7	0.04	3	\$18,076	\$54,229	\$18,953	\$11,500	11
BARBER SUPPLIES AND HAIR PIECES	7	0.04	3	\$405	\$1,216	\$0	\$2,033	10
PACKAGING AND PACKING	5	0.04	3	\$383	\$1,150	\$0	\$4,167	4
AUTO RENTAL OR LEASING	7	0.04	3	\$8,747	\$26,242	\$1,567	\$6,667	2
PRINTING	3	0.04	3	\$42,654	\$127,963	\$0	\$41,333	5
THEATERS	7	0.04	3	\$736	\$2,207	\$0	\$1,500	5
SHIP REPAIR OR MAINTENANCE	3	0.02	2	\$2,080	\$4,160	\$138	\$0	1
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	8	0.02	2	\$ 64	\$128	\$0	\$284	1
COFFINS, CASKETS, AND MAUSELEUMS	5	0.02	2	\$4,235	\$8,470	\$820	\$750	12
HONEY, MOLASSES, AND SYRUPS	3	0.02	2	\$3,670	\$7,340	\$2,000	\$5,000	24
BEARING MFG	2	0.02	2	\$49,981	\$99,961	\$21,230	\$7,000	22
INSTRUMENT MFG	5	0.02	2	\$48,572	\$97,143	\$4,598	\$90,000	9
CLOCK MFG	3	0.02	2	\$1, 94 6	\$3,892	\$2,189	\$7,500	28
JEWELRY AND WATCHES	4	0.02	2	\$245	\$489	\$0	\$625	1
PENCIL, PEN, CRAYON OR CHALK MFG	7	0.02	2	\$35 \$400	\$69	\$0	\$70	0
BRUSH OR BROOM MFG MOTION PICTURES	3 4	0.02 0.02	2 2	\$433 \$4,851	\$866 \$9 ,701	\$0 \$0	\$500 \$5,129	10 3
SAND OR GRAVEL DIGGING, QUARRIES	4	0.02	2	\$13,672	\$27,344	\$198	\$32,500	47
UMBRELLAS, CANES, BEACH CHAIRS	1	0.01	1	\$1,800	\$1,800	\$4,589	\$6,000	13
FIRE EXTINGUISHERS	3	0.01	1	\$700	\$700	\$73	\$0	1
ENGINEERS, ARCHITECTS, DRAFTSMEN	1	0.01	1	\$86,500	\$86,500	\$22,393	\$0	38
JUNK AND SCRAP DEALERS	4	0.01	1	\$59,234	\$59,234	\$3,165	\$18,000	14
BLOOD BANKS	3	0.01	1	\$5,000	\$5,000	\$100,795	\$15,000	45
ICE DEALERS AND DISTRIBUTORS	6	0.01	1	\$36,500	\$36,500	\$0	\$40,000	16
VAULTS AND LOCKS	1	0.01	1	\$100,000	\$100,000	\$0	\$500	18
IRRIGATION EQUIPMENT PIPELINES	1 7	0.01 0.01	1 1	\$34,950 \$1,750	\$34,950 \$1,750	\$0 \$1,172	\$32,650 \$500	26 7
	2	0,01	1	\$200	\$200	\$0	\$200	3
FIBERGLASS MFG GAS TANKS AND FUEL CONTAINERS MFG	2	0.01	1	\$50	\$50	\$0	\$500	16
SEED MERCHANT	5	0.01	1	\$5,7 5 0	\$5,750	\$813	\$5,000	3
CLUBS	4	0.01	1	\$3,200	\$3,200	\$0	\$1,900	1
OIL REFINERIES	1	0.01	1	\$500	\$500	\$0	\$500	1
BOAT STORAGE OR MARINAS	2	0.00	0	\$ 0	\$0	\$0	\$0	0
COTTON GOODS MFG	1	0.00	0	\$ 0	\$0	\$0	\$0	0
FURNITURE OR WOODWORK STRIPPING	1	0.00	0	\$0	\$0	\$0	\$0	0
GOLFMOBILES GRANDSTANDS OR BLEACHERS	1 1	0.00 0.00	0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	0 0
				•		·		
HONE, OILSTONE, OR WHETSTONE MFG	1	0.00	0	\$ 0	\$0	\$0	\$0	0
LABORATORIES	1	0.00	0	\$0 \$0	\$0 *0	\$0 *0	\$0 \$0	0
SNOW AND ICE REMOVAL	1	0.00 0.00	0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	0
SHOPPING CTRS, INDOOR MALLS - NOT OCC JANITORIAL SERVICES	2	0.00	0	\$ 0	\$0	\$0	\$0	ő
FORESTRY SERVICE	1	0.00	0	\$0	\$0	\$0	\$0	0
	16 594	100.00	8 520	\$17,938	\$ 152, 993 ,352	\$6.440	68 383	15
TOTAL	16,584	100.00	8,529	\$17, 93 0	→ 132,883,352	\$6,449	\$8,282	15

CLAIM DISPOSITION AND CLOSE TIME REPORTING

This section is divided into two categories. The first section presents data by the final disposition of claim. Claims settled without payment are reported as disposed in favor of defendant, the insured. Claims closed in favor of the plaintiff, claimant, consist of all claims closed with payment.

The second section presents closed claim data categorized by time intervals to claim resolution.

Each section contains annual summary data for 1996 and a ten-year summary.

PRODUCT LIABILITY CLAIM DISPOSITION FOR 1996

IN FAVOR OF DEFENDANT	% OF ALL CLAIMS	ALL CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVERAGE LOSS EXPENSE	AVERAGE INITIAL RESERVE	AVERAGE # OF MONTHS REPORT TO CLOSE
BEFORE COURT PROCEEDING INITIATED	87.03	369	\$0	\$0	\$175	\$4,731	5
DIRECTED VERDICT FOR DEFENDANT	0.71	3	\$0	\$0	\$106	\$2,167	9
JUDGEMENT FOR DEFENDANT	0.94	4	\$0	\$ 0	\$27,351	\$6,000	43
ALL OTHER INCLUDING DISMISSALS	9.91	42	\$0	\$0	\$4,128	\$10,874	28
NOT SPECIFIED	1.42	6	\$0	\$0	\$45,759	\$4,333	23
TOTAL	100.00	424	\$0	\$0	\$1,467	\$5,328	8
IN FAVOR OF PLAINTIFF							
BEFORE COURT PROCEEDING INITIATED	63.72	411	\$9,394	\$3,861,113	\$833	\$6,872	5
JUDGEMENT FOR PLAINTIFF	0.62	4	\$771	\$3,083	\$4,577	\$1,050	28
ARBITRATION	0.16	1	\$3,000	\$3,000	\$9,879	\$1,900	17
ALL OTHER INCLUDING DISMISSALS	35.04	226	\$176,180	\$39,816,644	\$26,827	\$185,874	58
NOT SPECIFIED	0.47	3	\$1,249,031	\$3,747,094	\$126,144	\$90,333	48
TOTAL	100.00	645	\$73,536	\$47,430,934	\$10,561	\$69,937	24

PRODUCT LIABILITY TEN YEAR SUMMARY OF CLAIM DISPOSITION FOR YEARS 1987 - 1996

IN FAVOR OF DEFENDANT	% OF ALL CLAIMS	ALL CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVERAGE LOSS EXPENSE	AVERAGE INITIAL RESERVE	AVERAGE # OF MONTHS REPORT TO CLOSE
BEFORE COURT PROCEEDING INITIATED	68.32	5,352	\$0	\$0	\$392	\$3,058	8
DIRECTED VERDICT FOR DEFENDANT	0.61	48	\$ 0	\$0 \$0	\$24,987	\$23,831	37
JUDGEMENT FOR DEFENDANT	1.12	88	\$0	\$0 \$0	\$24,967 \$37,666	\$23,031 \$17,106	43
JUDGEMENT FOR DEFENDANT AFTER APPEAL	0.14	11	\$0	\$0 \$0	\$37,000 \$32,390	\$17,100 \$17,273	43 72
ARBITRATION	0.06	5	\$0	\$0 \$0	\$1,052	\$1,050	14
ALL OTHER INCLUDING DISMISSALS	28.40	2,225	\$0	\$0 \$0	\$1,032 \$5,110	\$6,180	32
NOT SPECIFIED	1.34	105	\$0 \$0	\$0	\$7,092	\$5,425	17
TOTAL	100.00	7,834	\$0	\$0	\$2,436	\$4,280	16
IN FAVOR OF PLAINTIFF							
BEFORE COURT PROCEEDING INITIATED	70.88	5,816	\$5,922	\$34,443,598	\$1,131	\$3,987	8
DIRECTED VERDICT FOR PLAINTIFF	0.20	16	\$49,361	\$789,768	\$91,278	\$11,956	32
JUDGEMENT FOR PLAINTIFF	0.44	36	\$103,773	\$3,735,834	\$24,855	\$21,471	28
JUDGEMENT FOR PLAINTIFF AFTER APPEAL	0.05	4	\$117,345	\$469,379	\$73,563	\$13,250	72
ARBITRATION	0.18	15	\$83,114	\$1,246,714	\$24,187	\$47,538	21
ALL OTHER INCLUDING DISMISSALS	27.15	2,228	\$61,744	\$137,565,993	\$20,919	\$37,018	38
NOT SPECIFIED	1.10	90	\$71,448	\$6,430,360	\$21,332	\$24,102	13
NOT OF CONTED							

PRODUCT LIABILITY CLOSE TIME REPORTING FOR 1996

								AVERAGE
NUMBER OF MONTHS	ALL	% OF ALL	ALL		TOTAL	AVG LOSS	AVG INITIAL	# OF MONTHS
FROM REPORT	CLOSED	PAID	PAID	AVERAGE	INDEMNITY	EXPENSE ON	RESERVE ON	REPORT
TO CLOSE	CLAIMS	CLAIMS	CLAIMS	INDEMNITY	PAID	PAID CLAIMS	PAID CLAIMS	TO CLOSE
0-6	636	52.40	338	\$6,309	\$2,132,373	\$523	\$6,277	2
7-12	112	7.91	51	\$18,172	\$926,796	\$1,419	\$4,312	10
 13-18	63	5.74	37	\$40,828	\$1,510,643	\$8,422	\$30,610	16
19-24	29	2.17	14	\$90,000	\$1,260,005	\$10,528	\$104,836	21
25-30	10	0.93	6	\$4,790	\$28,740	\$8,446	\$15,317	26
31-36	17	1.24	8	\$59,218	\$473,745	\$24,799	\$47,500	33
37-42	8	0.93	6	\$129,888	\$779,326	\$63,757	\$27,500	39
43-48	3	0.47	3	\$635,139	\$1,905,416	\$66,520	\$34,500	45
49-54	14	2.02	13	\$2,643,312	\$34,363,053	\$368,231	\$2,983,270	49
55-60	14	2.17	14	\$240,048	\$3,360,668	\$20,278	\$27,500	60
61-66	5	0.47	3	\$31,433	\$94,300	\$14,417	\$19,500	63
67-72	130	20.00	129	\$100	\$12,900	\$0	\$0	71
73-78	23	3.41	22	\$26,455	\$582,000	\$6,396	\$9,136	74
79-84	0	0.00	0	\$0	\$0	\$0	\$0	0
85-90	2	0.16	1	\$969	\$969	\$17,797	\$0	89
91-96	0	00.0	0	\$0	\$0	\$0	\$0	0
97-102	0	0.00	0	\$0	\$0	\$0	\$0	0
103-108	1	0.00	0	\$0	\$0	\$0	\$0	0
GREATER THAN 108	2	0.00	00	\$0	\$0	\$0	\$0	0
TOTAL	1,069	100.00	645	\$73,536	\$47,430,934	\$10,561	\$69,937	24

PRODUCT LIABILITY TEN YEAR SUMMARY OF CLOSE TIME REPORTING FOR YEARS 1987 - 1996

NUMBER OF MONTHS FROM REPORT	ALL CLOSED	% OF ALL PAID	ALL PAID	AVERAGE	TOTAL INDEMNITY	AVG LOSS EXPENSE ON	AVG INITIAL RESERVE ON	AVERAGE # OF MONTHS REPORT
TO CLOSE	CLAIMS	CLAIMS	CLAIMS	INDEMNITY	PAID	PAID CLAIMS	PAID CLAIMS	TO CLOSE
0-6	8,757	54.75	4,492	\$3,192	\$14,336,338	\$266	\$2,947	2
7-12	1,958	11.31	928	\$9,24 7	\$8,580,995	\$1,943	\$8,012	9
13-18	929	5.84	479	\$42,229	\$20,227,534	\$17,637	\$22,003	15
19-24	836	5.23	429	\$45,717	\$19,612,768	\$11,388	\$21,164	21
25-30	652	4.45	365	\$50,985	\$18,609,600	\$14,373	\$18,035	27
31-36	447	3.55	291	\$49,057	\$14,275,499	\$13,392	\$20,075	33
37-42	375	2.77	227	\$48,565	\$11,024,264	\$28,364	\$18,903	39
43-48	401	1.93	158	\$73,316	\$11,583,851	\$24,977	\$13,793	45
49-54	347	1.51	124	\$324,159	\$40,195,760	\$94,259	\$330,104	51
55-60	177	1.28	105	\$72,885	\$7,652,938	\$19,146	\$15,952	58
61-66	239	1.15	94	\$58,047	\$5,456,371	\$34,135	\$35,395	63
67-72	289	2.19	180	\$26,535	\$4,776,260	\$5,406	\$8,678	71
73-78	218	0.88	72	\$39,889	\$2,871,993	\$9,952	\$10,943	75
79-84	66	0.40	33	\$25,838	\$852,662	\$17,277	\$12,089	82
85-90	61	0.51	42	\$18,064	\$758,686	\$12,921	\$10,969	87
91-96	82	0.56	46	\$18,782	\$863,968	\$6,265	\$5,686	94
97-102	106	1.01	83	\$6,335	\$525,835	\$3,174	\$5,127	99
103-108	33	0.27	22	\$77,877	\$1,713,284	\$12,148	\$10,508	105
GREATER THAN 108	66	0.43	35	\$21,801	\$763,040	\$49,259	\$9,119	131
TOTAL	16,039	100.00	8,205	\$22,508	\$184,681,646	\$7,083	\$13,354	16

PRODUCT LIABILITY COMPANIES PREMIUM GROWTH & MARKET SHARE

(Derived from the Page 15 Supplement)

The tables in this section were generated by using the Missouri Page 15 Supplement data filed for companies writing products liability insurance.

The first table presents data showing the percentage of change in growth for those companies who wrote premium during the year. This table is presented by descending order of percent of change in premium for 1995 and 1996.

The second table contains the market share, direct premium written, direct premium earned, direct losses paid, direct losses incurred and a loss ratio. This table is presented by descending order of market share company.

PRODUCT LIABILITY PREMIUM GROWTH

COMPANY NAME	1996 WRITTEN PREMIUM	1995-96 % OF CHANGE IN PREMIUM	1995 WRITTEN PREMIUM	1994-95 % OF CHANGE IN PREMIUM	1994 WRITTEN PREMIUM	1993-94 % OF CHANGE IN PREMIUM
MID CONTINENT CACHALTY COMPANY	2400					
MID CONTINENT CASUALTY COMPANY COMMERCE AND INDUSTRY INSURANCE CO	\$403 \$153,256	539.68 430.81	\$63 \$28,872	-77.17	\$276	14.52
OHIO CASUALTY INSURANCE COMPANY	\$1,807	357.47	\$26,672 \$395	-51.53 7800.00	\$59,567 \$5	77.62 -99.94
UNITED STATES FIDELITY & GUARANTY CO	\$46,569	292.19	\$11,874	-66.51	\$35,454	-99.94 -62.27
AMERICAN AND FOREIGN INSURANCE CO	\$421,364	242.37	\$123,072	35.19	\$91,034	-22.39
AMERICAN FIRE & CASUALTY COMPANY	\$9,560	189.26	\$3,305	27.21	\$2,598	-68.70
AETNA CASUALTY & SURETY CO OF IL	\$3,580	178.82	\$1,284	-3.96	\$1,337	-5.04
AETNA CASUALTY AND SURETY COMPANY	\$344,577	171.64	\$126,851	-37.18	\$201,929	11.23
ALLSTATE INSURANCE COMPANY	\$47,517	160.45	\$18,244	57.62	\$11,575	-12.81
ROYAL INSURANCE COMPANY OF AMERICA	\$923,262	155.95	\$360,722	-14.63	\$422,520	-45.13
TRANSPORTATION INSURANCE COMPANY	\$249,281	133.28	\$106,858	-29.74	\$152,095	-51.58
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$13,425	128.12	\$5,885	-29.71	\$8,373	76.01
CONTINENTAL CASUALTY COMPANY* NORTHWESTERN NATIONAL CASUALTY CO	\$196,465	124.02	\$87,699	-54.53	\$192,891	1089.80
GLOBE INDEMNITY COMPANY	\$38,725 \$29,728	110.89 93.52	\$18,363 \$15,362	-6.14 36.21	\$19,564 \$11,278	7.04 -83.12
	420,120	30.32	ψ13,00 <u>2</u>	30.21	\$11,276	-03.12
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$185,386	91.54	\$96,787	-86.88	\$737,473	12.92
CONTINENTAL WESTERN INSURANCE CO	\$4,105	81.88	\$2,257	-36.19	\$3,537	-152.45
WEST AMERICAN INSURANCE COMPANY AETNA CASUALTY & SURETY OF AMERICA	\$10,309 \$58,303	77.07 70.61	\$5,822	25.42	\$4,642	0.00
AMCO INSURANCE COMPANY	\$86,333	66.25	\$34,174 \$51,930	53.17 -72.58	\$22,311 \$189.408	-8425.00 2.16
AMOO INSONANGE COMPANT	φυσ,555	00.23	φ51,550	-72.36	\$109,406	2.10
AMERICAN INSURANCE COMPANY THE	\$181,740	60.25	\$113,408	53.53	\$73,868	-20.27
AMERICAN AUTOMOBILE INSURANCE CO	\$142,367	55.82	\$91,369	-51.05	\$186,660	52.22
LUMBERMENS MUTUAL CASUALTY CO	\$349,091	43.95	\$242,513	-11.97	\$275,500	-69.00
GREAT AMERICAN INSURANCE COMPANY AMERICAN FAMILY MUTUAL INS CO	\$38,413 \$45,667	43.26 40.52	\$26,814 \$ 32,499	261.81	\$7,411 \$35,332	2230.50
AMERICAN FAMILY MOTOAL INS CO	\$43,00 <i>1</i>	40.32	4 32,433	-8.02	\$35,332	1.99
GREAT NORTHERN INSURANCE COMPANY	\$384,997	38.58	\$277,806	-17.02	\$334,784	-21.41
GENERAL CASUALTY CO OF WISCONSIN	\$29,825	37.30	\$21,722	113.95	\$10,153	-27.60
LIBERTY MUTUAL FIRE INSURANCE CO	\$1,962,545 \$16,509	36.15 34.68	\$1,441,472	69.81	\$848,864	201.02
TRI STATE INSURANCE COMPANY AMERICAN CASUALTY CO OF READING PA	\$10,509 \$30,110	33.91	\$12,258 \$ 22,485	-6.21 -56.79	\$13,070 \$52,039	-5. 66 -77.71
FIREMANS FUND INS CO OF WISCONSIN GENERAL INSURANCE CO OF AMERICA	\$586,297 \$9,729	33.23 31.17	\$440,072	187.10	\$153,283	-55.09
VALLEY FORGE INSURANCE COMPANY	\$87,138	30.72	\$7,417 \$66,658	804.51 46.49	\$820 \$45,502	-1.32 -65.66
COLUMBIA MUTUAL INSURANCE CO	\$61,222	30.25	\$47,004	6.66	\$44,067	-0.57
SAFECO INSURANCE CO OF AMERICA	\$40,130	26.57	\$31,707	-30.16	\$45,400	-12.02
HAWKEYE SECURITY INSURANCE COMPANY	\$113,244	23.93	\$91,378	-22.96	\$118,605	-2.68
STATE AUTO PROPERTY & CASUALTY INS CO	\$326,080	23.86	\$263,255	44.51	\$182,175	279.50
NEW HAMPSHIRE INSURANCE COMPANY	\$329,666	23.18	\$267,637	594.33	\$38,546	147.11
GRINNELL MUTUAL REINSURANCE COMPANY	\$179 ,167	22.51	\$146,247	27.55	\$114,658	51.57
CINCINNATI INS CO THE	\$317,974	21.34	\$262,044	53.94	\$170,226	9.02
OLD REPUBLIC INSURANCE COMPANY	\$515,596	20.91	\$426,437	-57.71	\$1,008,405	436.16
UNITED FIRE AND CASUALTY COMPANY	\$995,002	13.50	\$876,636	16.88	\$750,042	47.08
PENNSYLVANIA GENERAL INSURANCE CO	\$14,273	10.93	\$12,867	-53.51	\$27,678	-20.23
SHELTER MUTUAL INSURANCE CO	\$187,171 \$402,271	10.55	\$169,305	46.04	\$115,929	23.48
RANGER INSURANCE COMPANY	\$492,271	9.41	\$449,928	7.41	\$418,872	12.57
FEDERAL INSURANCE COMPANY	\$1,667,219	9.18	\$1,527,019	-20.60	\$1,923,081	50.08
FARMERS AND MERCHANTS INSURANCE CO	\$48,758	9.12	\$44,684	3.81	\$43,045	2.26
GRAIN DEALERS MUTUAL INSURANCE CO	\$76,738	9.07	\$70,358	-14.77	\$82,546	36.03
UNIVERSAL UNDERWRITERS INS CO	\$452,993	8.98	\$415,672	10.94	\$374,684	4.73
LIBERTY INSURANCE CORPORATION	\$587,606	7.90	\$544,603	8.46	\$502,125	30.59
SECURITY NATIONAL INSURANCE COMPANY	\$17,181	7.44	\$15,991	181.58	\$5,679	912.30
EMPLOYERS MUTUAL CASUALTY COMPANY	\$170,712	4.98	\$162,617	10.31	\$147,424	-26.00
WESTCHESTER FIRE INSURANCE COMPANY*	\$1,666,217	3.79	\$1,605,431	12.86	\$1,422,538 \$774,132	160.27 76.12
TWIN CITY FIRE INS CO TRINITY UNIVERSAL INSURANCE COMPANY	\$575,933 \$3,829	2.33 2.27	\$562,793 \$3,744	-27.30 222.20	\$774,132 \$1,162	76.12 116.39
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FEDERATED MUTUAL INSURANCE COMPANY	\$1,634,714 \$67,550	0.81 0.65	\$1,621,658 \$67,120	2.88 -29.16	\$1,576,238 \$ 94,751	34.05 0.00
FARMERS INSURANCE EXCHANGE SENTRY INSURANCE A MUTUAL COMPANY	\$67,559 \$278,472	-1.13	\$67,120 \$281,652	-29.16 42.67	\$94,751 \$197,410	23.39
NATIONAL SURETY CORPORATION	\$544,440	-1.38	\$552,049	60.38	\$344,211	-1.20
TRAVELERS INDEMNITY CO OF ILLINOIS	\$2,613,635	-1.41	\$2,651,106	50.40	\$1,762,714	306.45
CTATE AUTOMOBILE MUTUAL INC CO	\$23,600	-2.41	\$24,184	-5.49	\$25,588	-81.62
STATE AUTOMOBILE MUTUAL INS CO AMERICAN INDEMNITY COMPANY	\$23,600 \$839	-2.41 -3.56	\$24,164 \$870	88.31	\$462	269.60
NORTHBROOK NATIONAL INS CO	\$41,954	-6.28	\$44,763	17.61	\$38,059	56.30
AMERICAN NATIONAL FIRE INSURANCE CO	\$4,473	-8.62	\$4,895	108.92	\$2,343	302.58

PRODUCT LIABILITY PREMIUM GROWTH

COMPANY NAME	1996 WRITTEN PREMIUM	1995-96 % OF CHANGE IN PREMIUM	1995 WRITTEN PREMIUM	1994-95 % OF CHANGE IN PREMIUM	1994 WRITTEN PREMIUM	1993-94 % OF CHANGE IN PREMIUM
ATLANTIC INSURANCE COMPANY	\$386	-10.23	\$430	-92.78	\$5,956	-32.53
PENN AMERICA INS CO	\$25,654	-11.33	\$28,932	24.80	\$23,182	51.95
INDIANA LUMBERMENS MUTUAL INS CO	\$371,171	-13.48	\$429,010	27.16	\$337,380	46.04
REGENT INSURANCE COMPANY	\$20,207	-14.53	\$23,643	58.25	\$14,940	221.36
SECURA INSURANCE A MUTUAL COMPANY FARMERS ALLIANCE MUTUAL INS CO	\$363,624 \$24,363	-14.82 -15.94	\$426,887 \$28,983	2.02 54.59	\$418,443 \$18,748	29.34 -27.01
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NATIONAL FIRE INS CO OF HARTFORD FIREMANS FUND INSURANCE COMPANY	\$2,629 \$70,195	-16.35 -17.45	\$3,143 \$85,029	6186.00 -32.81	\$50 \$126,551	-98.05 2548.62
ALLIED MUTUAL INS CO	\$70,322	-17.84	\$85,593	-25.67	\$115,145	-4.26
MILLERS MUTUAL INS ASSN OF ILLINOIS	\$158,647	-18.46	\$194,555	12.54	\$172,872	24.18
HARTFORD CASUALTY INS CO	\$26,565	-18.59	\$32,630	702.90	\$4,064	-65.13
CAPITOL INDEMNITY CORPORATION	\$24,124	-19.14	\$29,835	100.53	\$14,878	91.14
ST PAUL FIRE & MARINE INSURANCE CO	\$1,663,772	-20.21	\$2,085,289	21.12	\$1,721,647	4.35
CHARTER OAK FIRE INSURANCE CO THE	\$156,381	-21.04	\$198,057	2.56	\$193,114	16.08
TRAVELERS INDEMNITY CO OF AMERICA	\$301,544	-22.38	\$388,504	37.12	\$283,325	57.23
WAUSAU BUSINESS INSURANCE COMPANY	\$77,255	-23.12	\$100,491	112.45	\$47,300	0.00
JOHN DEERE INSURANCE COMPANY	\$222,401	-23.45	\$290,527	-12.77	\$333,066	16.67
AMERICAN STATES INSURANCE COMPANY*	\$222,800	-26.39	\$302,679	0.22	\$302,000	15.84
GENERAL ACCIDENT INS CO OF AMERICA NN INSURANCE COMPANY	\$40,454 \$11,390	-26.55 -29.72	\$55,075 \$16,207	-57.73 45.38	\$130,287 \$11,148	-40.74 -35.37
ZURICH INSURANCE COMPANY	\$759,955	-29.72 -30.83	\$16,207 \$1,098,639	-34.40	\$1,674,627	54.11
TRUCK INSURANCE EXCHANGE	\$18,930	-31.05	\$27,456	16.41	\$23,586	-83.71
TRANSCONTINENTAL INSURANCE COMPANY	\$18,930 \$351,378	-34.96	\$27,456 \$540,258	1.17	\$534,032	-25.85
WAUSAU UNDERWRITERS INS CO	\$233,095	-35.16	\$359,520	68.77	\$213,018	-38.73
TIG INSURANCE COMPANY	\$794,437	-35.40	\$1,229,734	176.86	\$444,174	-17.30
AMERISURE INSURANCE COMPANY	\$1,556	-35.89	\$2,427	2147.22	\$108	-84.16
UNITED SECURITY INSURANCE COMPANY	\$46,098	-39.19	\$75,812	108.19	\$36,414	-15,47
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$84,346	-41.28	\$143,646	-2.72	\$147,669	2.05
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$36,000	-41.46	\$61,500	0.00	\$61,500	0.00
AMERICAN FIRE AND INDEMNITY COMPANY AMERICAN MOTORISTS INSURANCE CO	\$1,047 \$133,702	-41.54 -44.07	\$1,791 \$239,062	242.45 -14.80	\$523 \$280,576	10.81 -46.99
	\$100,702					
RELIANCE NATIONAL INDEMNITY COMPANY	\$267,544	-45.31	\$489,189	-8.09	\$532,231	51.02
NORTH RIVER INSURANCE COMPANY THE* POTOMAC INSURANCE CO OF ILLINOIS	\$28,088 \$749	-45.77 -46.31	\$51,797 \$1,395	227.15 -56.73	\$15,833 \$3,224	0.00 -313.51
ST PAUL MERCURY INSURANCE COMPANY	\$453,166	-48.11	\$873,395	11.16	\$785,730	7.36
TRAVELERS INDEMNITY COMPANY	\$463,156	-48.54	\$900,046	-14.22	\$1,049,262	91.55
NORTHBROOK PROPERTY & CASUALTY INS CO	\$14,893	-48.92	\$29,155	4.58	\$27,877	-321.63
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$1,128,576	-50.00	\$2,257,320	32.08	\$1,709,055	-48.88
TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$22,447	-50.93	\$45,743	66.69	\$27,442	-11.86
LIBERTY MUTUAL INSURANCE COMPANY	\$459,018	-51.16	\$939,853	-11.05	\$1,056,559	-26.91
NORTH AMERICAN SPECIALTY INS CO	\$2,435	-53.40	\$5,225	-95.69	\$121,349	12.94
LITITZ MUTUAL INSURANCE COMPANY	\$705	-58.28	\$1,690	298.58	\$424	-6157.14
MINNESOTA FIRE AND CASUALTY COMPANY	\$24,273	-58.95	\$59,137	43.83	\$41,115	33.25
UNITED STATES FIRE INSURANCE CO*	\$236,441	-59.57	\$584,760	12.77	\$518,530	-4.03
HOUSTON GENERAL INS CO EMPIRE FIRE AND MARINE INSURANCE CO	\$2,746 \$1,802	-59.89 -60.05	\$6,847 \$4,511	-42.70 13.09	\$11,949 \$3,989	-8951.11 52.37
MUTUAL SERVICE CASUALTY INSURANCE CO	\$25,489	-61.75	\$66,640	17.62	\$56,656	65.90
COMMERCIAL UNION INSURANCE COMPANY AMERICAN ECONOMY INSURANCE COMPANY	\$14,611 \$5,036	-62.04 -63.11	\$38,486 \$13,652	0.59 38.30	\$38,261 \$9,871	-11.89 17.41
NORTHLAND INSURANCE COMPANY	\$1,006	-63.96	\$2,791	55720.00	\$5,071	-98.20
ROYAL INDEMNITY COMPANY	\$63,860	-70.79	\$218,656	16.27	\$188,052	-33.84
RLI INSURANCE COMPANY	\$13,693	-79.43	\$66 ,557	46.81	\$45,334	-44.06
YASUDA FIRE & MARINE INS CO OF AMER, TH	\$4,749	-79.49	\$23,151	-4.59	\$24,266	0.00
ATLAS INSURANCE COMPANY	\$11,438	-81.10	\$60,530	-8.13	\$65,890	-13.61
COLONIA INSURANCE COMPANY NATIONWIDE PROPERTY & CASUALTY INS CO	\$4,348 \$675	-82.72 -86.80	\$25,162 \$5,113	4.75 -89.15	\$24,020 \$47,112	-32.02 -67.51
MATIONWIDE PROPERTY & CASUALTY INS CO	\$675	-86.80	\$5,113	-89.15	\$47,112	-67.51
NORTHBROOK INDEMNITY CO	\$9,653	-87.68	\$78,369	137.70	\$32,970	417.58
MARYLAND CASUALTY COMPANY WESTELD INSURANCE COMPANY	\$1,483	-89.73	\$14,446	-9.17	\$15,905	2.02
WESTFIELD INSURANCE COMPANY RELIANCE INSURANCE COMPANY	\$53 \$60,822	-90.38 -99.01	\$551 \$6,125,818	-67.82 23.72	\$1,712 \$4,951,479	0.00 6.25
CONTINENTAL INSURANCE COMPANY THE*	\$60,822 \$2,228	-99.25	\$295,213	-40.21	\$493,721	-26.51
TOTAL		-01 A1	¢41 272 120	6.07	\$39,003,773	6.14
TOTAL	\$32,513,980	-21.41	\$41,372,139	6.07	435,003,1 73	0.14

COMPANY NAME	WRITTEN PREMIUM	MARKET Share	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
TRAVELERS INDEMNITY CO OF ILLINOIS	\$2,613,635	8.04	\$1,188,154	\$320,892	\$2,057,383	173.16
LIBERTY MUTUAL FIRE INSURANCE CO	\$1,962,545	6.04	\$2,232,530	\$33,693	\$709,153	31.76
FEDERAL INSURANCE COMPANY	\$1,667,219	5.13	\$1,525,507	\$424,903	\$395,282	25.91
WESTCHESTER FIRE INSURANCE COMPANY	\$1,666,217	5.12	\$1,611,722	\$1,095,980	\$4,547,495	282.15
ST PAUL FIRE & MARINE INSURANCE CO	\$1,663,772	5.12	\$1,707,696	\$1,038,963	\$1,041,267	60.97
FEDERATED MUTUAL INSURANCE COMPANY	\$1,634,714	5.03	\$1,585,654	\$266,005	\$303,083	19.11
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$1,128,576	3.47	\$1,241,149	\$1,400,240	\$1,262,716	101.74
UNITED FIRE AND CASUALTY COMPANY	\$995,002	3.06	\$948,538	\$46,201	\$109,823	11.58
ROYAL INS CO OF AMERICA	\$923,262	2.84	\$839,954	\$54,682	\$691,401	82.31
TIG INSURANCE COMPANY	\$794,437	2.44	\$1,115,527	\$15,022,700	\$15,208,100	1363.31
ZURICH INSURANCE COMPANY	\$759,955	2.34	\$1,070,227	\$224,040	(\$14.785)	-1.38
LIBERTY INSURANCE CORPORATION	\$587,606	1.81	\$583,601	\$73,063	\$449,699	77.06
FIREMANS FUND INS CO OF WISCONSIN	\$586,297	1.80	\$282,119	\$0	\$940,217	333.27
TWIN CITY FIRE INS CO	\$575,933	1.77	\$670,088	\$571,860	\$199,272	29.74
NATIONAL SURETY CORPORATION	\$544,440	1.67	\$563,494	\$13,235,419	\$14,157,704	2512.49
OLD REPUBLIC INSURANCE COMPANY	\$515,596	1.59	\$382.091	\$ 2,953	(\$104,502)	-27.35
RANGER INSURANCE COMPANY	\$492,271	1.51	\$468.097	\$579.556	\$206,029	44.01
AMERICAN ZURICH INSURANCE COMPANY	\$491,888	1.51	\$485,623	\$0 \$0	\$76,788	15.81
TRAVELERS INDEMNITY COMPANY	\$463,156	1.42	\$636,500	\$1.030.465	\$4,267,076	670.40
LIBERTY MUTUAL INSURANCE COMPANY	\$459,018	1.41	\$477,577	\$1,179,999	\$261,622	54.78
ST PAUL MERCURY INSURANCE COMPANY	\$ 453,166	1.39	\$789,561	\$111,690	\$972,711	123,20
UNIVERSAL UNDERWRITERS INS CO	\$452,993	1.39	\$452,993	\$86,690	\$201,717	44.53
AMERICAN AND FOREIGN INSURANCE CO	\$421,364	1.30	\$447,653	\$18,925	\$408,673	91.29
GREAT NORTHERN INSURANCE COMPANY	\$384,997	1.18	\$350.076	\$7,724	\$408,673 \$178,061	50.86
INDIANA LUMBERMENS MUTUAL INS CO	\$371,171	1.14	\$377,502	\$946	\$69,800	18.49
SECURA INSURANCE A MUTUAL COMPANY	\$363,624	4.40	#40C COO	**	40	
TRANSCONTINENTAL INSURANCE COMPANY	\$363,624 \$351,378	1.12 1.08	\$406,699 \$331,682	\$0 \$405,400	\$0	0.00
LUMBERMENS MUTUAL CASUALTY CO	\$349,091	1.07	\$331,662 \$334,710	\$495,408 \$ 3,957	\$340,640 (\$086)	102.70 -0.29
AETNA CASUALTY AND SURETY COMPANY	\$344,577	1.06	\$273,804		(\$986) \$567.457	
NEW HAMPSHIRE INSURANCE COMPANY	\$329,666	1.00	\$273,804 \$346,532	\$38,57 <i>4</i> \$1,900	\$567,457 \$78,681	207.25 22.71
STATE AUTO PROPERTY & CASUALTY INS CO	\$326,080	1.00	\$286,458	¢10 901	#E7 E00	00.00
CINCINNATI INS CO THE	\$320,000 \$317,974	0.98	\$200,450 \$325,415	\$12,891 \$25,752	\$57,563	20.09
TRAVELERS INDEMNITY CO OF AMERICA	\$301,544	0.93	\$325,415 \$335,618	\$25,752 \$77,848	\$286,752 \$219,639	88.12 65.44
HARTFORD FIRE INSURANCE COMPANY	\$297,268	0.91	\$355,616 \$267,854	\$27,815	\$725,080	270.70
SENTRY INSURANCE A MUTUAL COMPANY	\$278,472	0.86	\$267,080	\$755,542	\$283,933	106.31
RELIANCE NATIONAL INDEMNITY COMPANY	6007 E44	0.82	6050 704	64.070	0070 400	104 50
TRANSPORTATION AL INDEMNITY COMPANY	\$267,544 \$249,281	0.82	\$258,784 \$206,340	\$1,970 \$1.40.406	\$270,486 \$510,831	104.52 248.54
AMERICAN MANUFACTURERS MUTUAL INS CO	\$245,618	0.76	\$65,567	\$142,496 \$ 0	\$512,831 \$ 0	0.00
UNITED STATES FIRE INSURANCE CO*	\$245,616 \$236,441	0.73	\$65,567 \$334,083	\$7,500	\$0 (\$812,147)	-243.10
WAUSAU UNDERWRITERS INS CO	\$233,095	0.73	\$334,083 \$243,981	\$7,500 \$224,412	(\$612,147) (\$64,272)	-243.10 -26.34
AMEDICAN CTATES INCUDANCE COMPANY	6000 000	0.69	6047.070	044 024	A175 400	70.68
AMERICAN STATES INSURANCE COMPANY* JOHN DEERE INSURANCE COMPANY	\$222,800 \$222,401	0.68	\$247,872 \$230,159	\$41,231 \$2,531	\$175,196 \$107,499	70.66 46.71
INDEMNITY INSURANCE CO OF NORTH AMERICA	\$217,085	0.67	\$158,150	\$2,551 \$0	\$69,727	44.09
CONTINENTAL CASUALTY COMPANY*	\$217,065 \$196,465	0.60	\$156,150 \$181,515	\$0 \$25,878	\$69,727 \$63,570	35.02
SHELTER MUTUAL INSURANCE CO	\$187,171	0.58	\$181,307	\$34,619	\$167,300	92.27
THE OVERS INCURANCE OF WALLS ALL A MUTUAL	\$40E 20C	0.57	6147 475	650 770	(\$250 AAS)	192.71
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL ST PAUL PROPERTY & CASUALTY INS CO	\$185,386 \$183,332	0.57 0.56	\$147,475 \$130,251	\$50,778 \$27,795	(\$269,446) \$79,217	-182.71 60.82
	\$183,332 \$181,740	0.56 0.56		\$27,795 \$ 0	\$79,217 \$421,742	232.91
AMERICAN INSURANCE COMPANY THE GRINNELL MUTUAL REINSURANCE COMPANY	\$179,167	0.55	\$181,074 \$165,932	\$7,923	\$18,323	11.04
EMPLOYERS MUTUAL CASUALTY COMPANY	\$179,712	0.53	\$170,755	\$7,923 \$7,287	\$10,323 \$23,411	13.71
	6450.047	0.40	6457 500	640.000	6407.054	67.67
MILLERS MUTUAL INSURANCE ASSOCIATION	\$158,647 \$156,381	0.49 0.48	\$157,502 \$164,895	\$40,686 \$96,000	\$107,051 \$50,004	67.97 30.32
CHARTER OAK FIRE INSURANCE CO THE	\$156,381 \$153,256	0.48 0.47	\$164,895 \$155,678	\$96,000 (\$3,137)	\$50,004 \$62,147	30.32 39.92
COMMERCE AND INDUSTRY INSURANCE CO			\$155,678 \$73,750			60.00
UNDERWRITERS INSURANCE COMPANY ILLINOIS NATIONAL INSURANCE COMPANY	\$147,500 \$142,873	0.45 0.44	\$73,750 \$219,110	\$0 \$2,300	\$44,250 \$88,926	40.59
AMERICAN AUTOMOBILE INSURANCE CO AMERICAN MOTORISTS INSURANCE CO	\$142,367 \$133,702	0.44 0.41	\$111,924 \$217,934	\$0 (\$12,208)	\$352,673 (\$9,035)	315.10 4-4.15
AMELICAL MOTORIOTO INCOTATION CO	4.55,752	₩11	VA. 1. 1007	(4:2,200)	(40,000)	47 ^{4.15}

COMPANY NAME	WRITTEN PREMIUM	MARKET Share	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
HAWKEYE SECURITY INSURANCE COMPANY	\$113,244	0.35	\$110,382	\$87,372	\$41,331	37.44
CIGNA INSURANCE COMPANY	\$106,864	0.33	\$90,317	\$0	\$64,539	71.46
VALLEY FORGE INSURANCE COMPANY	\$87,138	0.27	\$88,023	\$621,402	(\$412,819)	-468.99
AMCO INSURANCE COMPANY	\$86,333	0.27	\$69,199	\$18,319	\$67,908	98.13
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$84,346	0.26	\$105,450	\$0	(\$311,680)	-295.57
GERLING AMERICA INSURANCE COMPANY	\$79,184	0.24	\$17,671	\$259,000	\$134,034	758.50
WAUSAU BUSINESS INSURANCE COMPANY	\$77,255	0.24	\$76,488	\$730 \$540	\$18,997	24.84
GRAIN DEALERS MUTUAL INSURANCE CO	\$76,738	0.24	\$78,289	\$ 518	(\$3,723)	-4.76
ALLIED MUTUAL INS CO	\$70,322	0.22	\$74,706	\$1,074	\$2,357	3.16
FIREMANS FUND INSURANCE COMPANY	\$70,195	0.22	\$86,378	\$501,846	\$82,401	95.40
FARMERS INSURANCE EXCHANGE	\$67,559	0.21	\$65,617	\$4,906	\$439,825	670.29
ROYAL INDEMNITY CO	\$63,860	0.20	\$120,445	\$5,048	(\$135,089)	-112.16
COLUMBIA MUTUAL INSURANCE CO	\$61,222	0.19	\$57,739	\$5,000	\$5,000	8.66
RELIANCE INSURANCE COMPANY	\$60,822	0.19	\$95,922	\$0	(\$5,153,280)	-5372.37
AMERICAN ALLIANCE INSURANCE COMPANY	\$59,595	0.18	\$12,416	\$0	\$26,191	210.95
AETNA CASUALTY & SURETY OF AMERICA	\$58,303	0.18	\$57,379	\$25,254	\$45,882	79.96
ATHENA ASSURANCE COMPANY	\$53,745	0.17	\$46,645	\$0	\$0	0.00
FARMERS AND MERCHANTS INSURANCE CO	\$48,758	0.15	\$48,758	\$0	\$86	0.18
ALLSTATE INSURANCE COMPANY	\$47,517	0.15	\$32,431	\$230	\$2,012,191	6204.53
UNITED STATES FIDELITY & GUARANTY CO	\$46,569	0.14	\$33,756	\$23,314	(\$218,251)	-646.55
UNITED SECURITY INSURANCE COMPANY	\$46,098	0.14	\$54,634	\$8,835	(\$15,777)	-28.88
AMERICAN FAMILY MUTUAL INS CO	\$45,667	0.14	\$39,651	\$230,000	(\$179,005)	-451.45
UNITED PACIFIC INSURANCE COMPANY	\$43,740	0.13	\$29,360	\$0	\$39,810	135.59
NORTHBROOK NATIONAL INS CO	\$41,954	0.13	\$46,850	\$0	\$11,045	23.58
GENERAL ACCIDENT INS CO OF AMERICA	\$40,454	0.12	\$37,709	\$0	\$101,702	269.70
SAFECO INSURANCE CO OF AMERICA	\$40,130	0.12	\$40,546	\$0	(\$18,984)	-46.82
NORTHWESTERN NATIONAL CASUALTY CO	\$38,725	0.12	\$31,055	\$0	\$0	0.00
GREAT AMERICAN INSURANCE COMPANY	\$38,413	0.12	\$61,194	\$0	\$145,347	237.52
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$36,000	0.11	\$37,062	\$0	\$20,391	55.02
HARTFORD ACCIDENT & INDEMNITY CO	\$31,543	0.10	\$31,543	\$108,360	(\$433,833)	-1375.37
INSURANCE COMPANY OF NORTH AMERICA	\$30,730	0.09	\$21,264	(\$74,997)	\$52,259	245.76
AMERICAN CASUALTY CO OF READING PA	\$30,110	0.09	\$36,307	\$54,819	\$4,660	12.83
ST PAUL GUARDIAN INSURANCE COMPANY	\$30,000	0.09	\$3,251	\$0	\$1,510	46.45
GENERAL CASUALTY CO OF WISCONSIN	\$29.825	0.09	\$23,635	\$0	\$64 5	2.73
GLOBE INDEMNITY CO	\$29,728	0.09	\$31,429	(\$22,260)	\$4,860	15.46
NORTH RIVER INSURANCE COMPANY THE*	\$28,088	0.09	\$36,101	``\$0	(\$70,156)	-194.33
HARTFORD CASUALTY INS CO	\$26,565	0.08	\$25,862	\$0	(\$43,770)	-169.24
PENN AMERICA INS CO	\$25,654	0.08	\$21,213	\$423	(\$11,981)	-56.48
MUTUAL SERVICE CASUALTY INSURANCE CO	\$25,489	0.08	\$32,354	\$8,934	(\$13,922)	-43.03
FARMERS ALLIANCE MUTUAL INS CO	\$24,363	0.07	\$25,294	\$0	\$10,000	39.54
MINNESOTA FIRE AND CASUALTY COMPANY	\$24,273	0.07	\$33,343	\$0	\$0	0.00
CAPITOL INDEMNITY CORPORATION	\$24,124	0.07	\$28,959	\$0	\$0	0.00
STATE AUTOMOBILE MUTUAL INS CO	\$23,600	0.07	\$22,056	\$0	\$ 5,314	24.09
MICHIGAN MUTUAL INSURANCE COMPANY	\$22,599	0.07	\$20,091	\$0	\$443.198	2205.95
TRAVELERS INDEMNITY CO OF CONNECTICUT	\$22,447	0.07	\$19,326	(\$5,070)	(\$8.422)	-43.58
REGENT INSURANCE COMPANY	\$20,207	0.06	\$20,374	\$0	\$811	3.98
TRUCK INSURANCE EXCHANGE	\$18,930	0.06	\$20,169	\$0	\$217,485	1078.31
CITIZENS SECURITY MUTUAL INS CO	\$18,027	0.06	\$ 7,332	\$0	\$0	0.00
ST PAUL INSURANCE CO OF ILLINOIS THE	\$17,504	0.05	\$12,719	\$0	\$5,917	46.52
SECURITY NATIONAL INSURANCE COMPANY	\$17,181	0.05	\$15,999	\$442	\$18,154	113.47
TRI STATE INSURANCE COMPANY	\$16,509	0.05	\$16,509	\$0	\$84	0.51
NORTHBROOK PROPERTY & CASUALTY INS CO	\$14,893	0.05	\$31,887	\$13,751	(\$81,906)	-256.86
COMMERCIAL UNION INSURANCE COMPANY	\$14,611	0.04	\$27,203	\$125,000	\$228,811	841.12
PENNSYLVANIA GENERAL INSURANCE CO	\$14,273	0.04	\$14,635	\$0	(\$879)	-6.01
RLI INSURANCE COMPANY	\$14,273 \$13,693	0.04	\$14,635 \$30,825	\$0 \$0	(\$879) (\$89,426)	-8.01 -290.11
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$13,425	0.04	\$13,445	\$0	\$1,119	8.32
RISCORP NATIONAL INSURANCE COMPANY	\$11,438	0.04	\$29,896	\$4,887	(\$40,000)	48 ^{133.80}

COMPANY NAME	WRITTEN PREMIUM	MARKET Share	EARNED PREMIUM	LOSSES PAID	LOSSES	LOSS RATIO
NN INSURANCE COMPANY	\$11,390	0.04	\$13,076	\$0	\$18,300	139.95
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	\$10,911	0.03	\$7,722	\$0	\$0	0.00
WEST AMERICAN INSURANCE COMPANY	\$10,309	0.03	\$9,678	\$0	\$1,006	10.39
GENERAL INSURANCE CO OF AMERICA	\$9,729	0.03	\$8,846	\$0	\$1,949	22.03
NORTHBROOK INDEMNITY CO	\$9,653	0.03	\$45,172	\$3,033	(\$1,090)	-2.41
AMERICAN FIRE & CASUALTY COMPANY	\$9,560	0.03	\$8,767	\$0	\$23,259	265.30
AMERICAN ECONOMY INSURANCE COMPANY	\$5,036	0.02	\$8,213	\$0	\$0	0.00
NATIONAL INDEMNITY COMPANY	\$4,944	0.02	\$3,486	\$0	\$3,843	110.24
YASUDA FIRE & MARINE INS CO OF AMER TH	\$4,749	0.01	\$367	\$ 0	(\$23,355)	-6363.76
AMERICAN NATIONAL FIRE INSURANCE CO NATIONAL AMERICAN INSURANCE COMPANY	\$4,473 \$4,386	0.01 0.01	\$5,954 \$4,195	\$0 \$0	\$960 \$762	16.12 18.16
COLONIA INSURANCE COMPANY	\$4,348	0.01	\$9,431	\$ 0	\$16,446	174.38
CONTINENTAL WESTERN INSURANCE CO	\$4,105	0.01	\$3,876	\$ 0	(\$104)	-2.68
LEGION INSURANCE COMPANY	\$4,000	0.01	\$3,992	\$ 0	\$2,395	59.99
FIDELITY & GUARANTY INS UNDERWRITERS	\$3.891	0.01	\$ 5,424	\$ 0	(\$14,600)	-269.17
TRINITY UNIVERSAL INSURANCE COMPANY	\$3,829	0.01	\$3,491	\$0	\$2,690	77.06
AETNA CASUALTY & SURETY CO OF IL	\$3,580	0.01	\$4,133	\$0	\$101,952	2466.78
FIRST SPECIALTY INSURANCE CORPORATION	\$3,250	0.01	\$3,771	\$0	\$1,978	52.45
HOUSTON GENERAL INS CO	\$2,746	0.01	\$5,168	\$125	\$635	12.29
NATIONAL FIRE INS CO OF HARTFORD	\$2,629	0.01	\$2,573	\$1,650	\$1,678	65.22
NORTH AMERICAN SPECIALTY INS CO	\$2,435	0.01	\$2,216	\$173,104	\$190,964	8617.51
CONTINENTAL INSURANCE COMPANY THE*	\$2,228	0.01	\$16,406	\$13,241	(\$2,404,463)	-14656.00
COLORADO CASUALTY INS CO	\$1,895	0.01	\$845	\$0	\$125	14.79
OHIO CASUALTY INSURANCE COMPANY	\$1,807	0.01	\$1,688	\$0	\$ 354	20.97
EMPIRE FIRE AND MARINE INSURANCE CO	\$1,802	0.01	\$2,570	\$ 0	\$6,944	270.19
AMERISURE INSURANCE COMPANY	\$1,556	0.00	\$123	\$0	(\$6,834)	-5556.10
MARYLAND CASUALTY COMPANY	\$1,483	0.00	\$12,809	(\$2,733)	(\$12,522)	-97.76
NEW YORK FRONTIER INSURANCE COMPANY	\$1,395	0.00	\$2,113	\$0	(\$1,650)	-78.09
MID CENTURY INSURANCE COMPANY	\$1,169	0.00	\$1,021	\$0	\$4,948	484.62
AMERICAN FIRE AND INDEMNITY COMPANY	\$1,047	0.00	\$1,355	\$0	\$0	0.00
NORTHLAND INSURANCE COMPANY	\$1,006	0.00	\$1,561	\$0	(\$136)	-8.71
AMERICAN INDEMNITY COMPANY	\$839	0.00	\$875	\$0	\$0	0.00
POTOMAC INSURANCE CO OF ILLINOIS	\$749	0.00	\$99 1	\$ 0	(\$576)	-58.12
LITITZ MUTUAL INSURANCE COMPANY	\$705	0.00	\$1,345	\$0	\$0	0.00
NATIONWIDE PROPERTY & CASUALTY INS CO	\$675	0.00	\$1,393	\$140,677	\$156,583	11240.70
AMERICAN GUARANTEE & LIABILITY INS CO	\$586	0.00	\$888	\$0	\$16,295	1835.02
MID CONTINENT CASUALTY COMPANY	\$403	0.00	\$403	\$0	\$0	0.00
ATLANTIC INSURANCE COMPANY	\$386 \$3.40	0.00	\$386 \$340	\$ 0	\$0 0476	0.00
AMERICAN ALTERNATIVE INS CORP	\$342 \$306	0.00 0.00	\$342	\$0 \$0	\$176 \$29 5	51.46 120.90
NORTHFIELD INSURANCE COMPANY NONPROFITS INS ASSN AN INTERINS EXCH	\$300 \$301	0.00	\$244 \$473	\$0 \$0	\$295 \$283	59.83
FIRST NATIONAL INS CO OF AMERICA	\$256	0.00	\$198	\$0	(\$716)	-361.62
BROTHERHOOD MUTUAL INSURANCE CO	\$256 \$242	0.00	\$198	\$0 \$0	(\$716) \$0	-361.62 0.00
OAK RIVER INSURANCE COMPANY	\$147	0.00	(\$759)	\$0 \$0	(\$580)	76.42
GRANITE STATE INSURANCE COMPANY	\$126	0.00	\$126	\$ 0	(\$1,439)	-1142.06
STATEWIDE INSURANCE COMPANY	\$73	0.00	\$52	\$0	\$252	484.62
WESTFIELD INSURANCE COMPANY	\$ 53	0.00	\$108	\$0	(\$110)	-101.85
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	\$ 5	0.00	\$5	\$ 0	(\$111)	-2220.00
AETNA CASUALTY CO OF CONNECTICUT	\$0	0.00	\$0	\$0	\$1,729,988	0.00
AGRICULTURAL INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$48)	0.00
AIU INSURANCE COMPANY	\$0	0.00	\$1,687	\$0	\$774	45.88
ALLIANZ INSURANCE COMPANY	\$0	0.00	\$ 5,141	\$0	(\$25,125)	-488.72
AMERICAN INTERNATIONAL SOUTH INS CO	\$0	0.00	\$0	\$0	\$313,443	0.00
ARGONAUT INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$8)	0.00
ARGONAUT MIDWEST INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$4)	0.00
ASSOCIATED INDEMNITY CORPORATION	\$0	0.00	\$0	\$0	\$1,302	0.00
					•	49
						43

COMPANY NAME	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
ASSURANCE COMPANY OF AMERICA	\$0	0.00	\$0	\$0	\$ 3	0.00
ATLANTIC MUTUAL INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$769)	0.00
AUTOMOBILE INS CO OF HARTFORD	\$0	0.00	\$0	\$0	(\$19,696)	0.00
BIRMINGHAM FIRE INS CO OF PA	\$0	0.00	\$0	\$0	(\$2,020)	0.00
BITUMINOUS FIRE AND MARINE INS CO	\$0	0.00	\$0	\$0	(\$2,900)	0.00
BOSTON OLD COLONY INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$6,000	0.00
BUCKEYE UNION INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$54,540)	0.00
CENTENNIAL INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$1,597)	0.00
CIGNA PROPERTY & CASUALTY INS CO	\$0	0.00	\$0	\$0	(\$21,491)	0.00
COREGIS INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$6,066)	0.00
COUNTRY MUTUAL INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$207)	0.00
COUNTRY PREFERRED INSURANCE COMPANY*	\$0	0.00	\$0	\$0	(\$5,000)	0.00
EVEREST REINSURANCE COMPANY	\$0	0.00	\$0	\$18,534	\$33,351	0.00
FARMLAND MUTUAL INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$700)	0.00
FIDELITY AND CASUALTY CO OF NY*	\$0	0.00	\$4 15	\$0	\$499,840	120443.37
FIREMENS INS CO OF NEWARK NEW JERSEY	\$0	0.00	\$2,809	\$0	(\$415,129)	-14778.53
GLENS FALLS INSURANCE COMPANY THE	\$0 \$0	0.00	\$2,609 \$5,574	\$0 \$0	(\$415,129) (\$646,453)	-14778.53 -11597.65
GOVERNMENT EMPLOYEES INSURANCE CO	\$ 0	0.00	\$5,574 \$ 0	\$0 \$0	\$109,034	0.00
GUARANTY NATIONAL INSURANCE COMPANY	\$0 \$0	0.00	\$0 \$0	\$0 \$0	(\$34)	0.00
HARTFORD UNDERWRITERS INSURANCE CO	\$ 0	0.00	\$0 \$0	\$0 \$0	(\$54) (\$5)	0.00
INSURANCE CO OF THE STATE OF PA	\$0	0.00	00	20	(M4CZ 00F)	0.00
INTERNATIONAL INSURANCE COMPANY*	\$0 \$0	0.00	\$0 \$ 0	\$0 \$0	(\$167,985)	0.00
MARKEL INSURANCE COMPANY	\$0 \$0	0.00	\$0 \$0	\$0 \$0	(\$25,804)	0.00
MICHIGAN MILLERS MUTUAL INS CO	\$0 \$0	0.00	\$0 \$0	\$0 \$0	\$562 (\$6.200)	0.00 0.00
NATIONAL AMERICAN INS CO OF CALIFORNIA	\$ 0	0.00	\$0 \$0	\$0 \$0	(\$6,200) \$100	0.00
NATIONAL CACHALTY COMPANY	# 0	0.00	0.40	20	(0.40)	404.05
NATIONAL CASUALTY COMPANY*	\$0 \$0	0.00	\$46	\$0	(\$48)	-104.35
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$0 \$ 0	0.00 0.00	\$0 \$0	\$14,212	\$26,885 (\$37.051)	0.00 0.00
NATIONWIDE MUTUAL INSURANCE COMPANY	\$0 \$0		\$0 *0	\$6,500	(\$37,951)	
NEWARK INSURANCE COMPANY	\$0 \$0	0.00	\$0 \$ 0	\$10 *0	\$0 (\$13.364)	0.00
NIAGARA FIRE INSURANCE COMPANY	Ş U	0.00	\$ 0	\$0	(\$13,364)	0.00
PACIFIC EMPLOYERS INSURANCE COMPANY	\$0	0.00	(\$2,987)	\$0	(\$3)	0.10
PHOENIX INSURANCE COMPANY THE	\$0	0.00	\$ 0	\$ 0	(\$5,886)	0.00
PROVIDENCE WASHINGTON INSURANCE CO	\$0	0.00	\$0	\$0	(\$354)	0.00
RELIANCE NATIONAL INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$14,204)	0.00
SAVERS PROPERTY & CASUALTY INS CO	\$0	0.00	\$ 5	\$0	(\$5,087)	-101740.00
SHELTER GENERAL INS CO	\$0	0.00	\$0	\$0	(\$60,000)	0.00
STANDARD FIRE INSURANCE CO	\$0	0.00	\$ 0	\$1,500	(\$19,805)	0.00
VALIANT INS CO	\$ 0	0.00	\$ 0	\$ 0	\$ 31	0.00
YORK INSURANCE COMPANY	\$0	0.00	\$ 0	\$ 0	(\$13)	0.00
ZURICH AMERICAN INS CO OF ILLINOIS	\$0	0.00	\$0	\$0	(\$698)	0.00
NORTHERN INSURANCE CO OF NEW YORK	(\$13)	-0.00	\$13,015	\$ 0	(\$3,719)	-28.57
BITUMINOUS CASUALTY CORPORATION	(\$198)	-0.00	(\$110)	\$0	(\$9,000)	8181.82
AMERICAN EMPLOYERS INSURANCE CO	(\$379)	-0.00	(\$388)	\$0	\$5,421	-1397.16
GULF INSURANCE COMPANY	(\$2,842)	-0.01	(\$2,829)	\$0	\$0	0.00
REPUBLIC INSURANCE COMPANY	(\$4,601)	-0.01	(\$4,601)	\$0	(\$26,000)	565.09
FARMINGTON CASUALTY CO	(\$4,728)	-0.01	(\$4,728)	\$67,500	\$57,766	-1221.79
HOME INSURANCE COMPANY THE	(\$17,103)	-0.05	(\$4,989)	\$1,590,550	\$4,212,450	-84434.76
VIGILANT INSURANCE COMPANY	(\$18,869)	-0.06	\$61,085	\$533	\$109,555	179.35
FIDELITY AND GUARANTY INSURANCE COMPANY	(\$21,117)	-0.06	\$17,095	\$0	\$38,100	222.87
CENTURY INDEMNITY COMPANY	(\$50,152)	-0.15	\$48,888	\$94,997	\$216,717	443.29
TOTAL	\$32,513,980	100.00	\$31,955,164	\$43,095,907	\$53,475,153	167.34